

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 1

CP Base Rates

MC 3500				MC 5000				MC 7500 with Unlimited PCVs + Dent				High Deductible MC 3500 (HSA Compatible)			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$6,600	\$6,792	2.9%	0	\$5,844	\$6,000	2.7%	0	\$4,692	\$4,824	2.8%	0	\$4,320	\$4,452	3.1%
1	\$2,976	\$3,060	2.8%	1	\$2,628	\$2,712	3.2%	1	\$2,124	\$2,184	2.8%	1	\$1,944	\$2,004	3.1%
2	\$1,944	\$2,004	3.1%	2	\$1,716	\$1,764	2.8%	2	\$1,392	\$1,428	2.6%	2	\$1,272	\$1,308	2.8%
3	\$1,812	\$1,860	2.6%	3	\$1,608	\$1,644	2.2%	3	\$1,284	\$1,320	2.8%	3	\$1,188	\$1,212	2.0%
4	\$1,668	\$1,716	2.9%	4	\$1,476	\$1,512	2.4%	4	\$1,188	\$1,212	2.0%	4	\$1,092	\$1,128	3.3%
5	\$1,536	\$1,584	3.1%	5	\$1,356	\$1,404	3.5%	5	\$1,092	\$1,128	3.3%	5	\$1,008	\$1,032	2.4%
6	\$1,452	\$1,488	2.5%	6	\$1,284	\$1,320	2.8%	6	\$1,032	\$1,056	2.3%	6	\$936	\$972	3.8%
7	\$1,368	\$1,416	3.5%	7	\$1,224	\$1,260	2.9%	7	\$984	\$1,008	2.4%	7	\$900	\$924	2.7%
8	\$1,344	\$1,392	3.6%	8	\$1,188	\$1,212	2.0%	8	\$960	\$984	2.5%	8	\$876	\$900	2.7%
9	\$1,332	\$1,368	2.7%	9	\$1,188	\$1,212	2.0%	9	\$960	\$984	2.5%	9	\$876	\$900	2.7%
10	\$1,368	\$1,416	3.5%	10	\$1,212	\$1,248	3.0%	10	\$984	\$1,008	2.4%	10	\$900	\$924	2.7%
11	\$1,440	\$1,476	2.5%	11	\$1,272	\$1,308	2.8%	11	\$1,020	\$1,044	2.4%	11	\$936	\$972	3.8%
12	\$1,512	\$1,560	3.2%	12	\$1,344	\$1,392	3.6%	12	\$1,080	\$1,116	3.3%	12	\$996	\$1,020	2.4%
13	\$1,572	\$1,620	3.1%	13	\$1,404	\$1,440	2.6%	13	\$1,116	\$1,152	3.2%	13	\$1,032	\$1,056	2.3%
14	\$1,692	\$1,740	2.8%	14	\$1,488	\$1,536	3.2%	14	\$1,200	\$1,224	2.0%	14	\$1,104	\$1,140	3.3%
15	\$1,812	\$1,860	2.6%	15	\$1,596	\$1,632	2.3%	15	\$1,284	\$1,320	2.8%	15	\$1,188	\$1,212	2.0%
16	\$1,908	\$1,968	3.1%	16	\$1,692	\$1,740	2.8%	16	\$1,356	\$1,404	3.5%	16	\$1,248	\$1,284	2.9%
17	\$2,028	\$2,076	2.4%	17	\$1,776	\$1,836	3.4%	17	\$1,440	\$1,476	2.5%	17	\$1,320	\$1,356	2.7%
18	\$2,076	\$2,136	2.9%	18	\$1,836	\$1,884	2.6%	18	\$1,476	\$1,512	2.4%	18	\$1,356	\$1,404	3.5%
19	\$2,112	\$2,172	2.8%	19	\$1,872	\$1,920	2.6%	19	\$1,500	\$1,548	3.2%	19	\$1,392	\$1,428	2.6%
20	\$2,064	\$2,124	2.9%	20	\$1,824	\$1,872	2.6%	20	\$1,464	\$1,500	2.5%	20	\$1,344	\$1,392	3.6%
21	\$2,004	\$2,064	3.0%	21	\$1,764	\$1,824	3.4%	21	\$1,428	\$1,464	2.5%	21	\$1,308	\$1,344	2.8%
22	\$1,896	\$1,944	2.5%	22	\$1,680	\$1,728	2.9%	22	\$1,344	\$1,392	3.6%	22	\$1,248	\$1,284	2.9%
23	\$1,932	\$1,992	3.1%	23	\$1,704	\$1,752	2.8%	23	\$1,368	\$1,416	3.5%	23	\$1,260	\$1,296	2.9%
24	\$1,968	\$2,028	3.0%	24	\$1,740	\$1,788	2.8%	24	\$1,404	\$1,440	2.6%	24	\$1,284	\$1,320	2.8%
25	\$2,040	\$2,088	2.4%	25	\$1,788	\$1,848	3.4%	25	\$1,452	\$1,488	2.5%	25	\$1,332	\$1,368	2.7%
26	\$2,112	\$2,172	2.8%	26	\$1,872	\$1,920	2.6%	26	\$1,500	\$1,548	3.2%	26	\$1,392	\$1,428	2.6%
27	\$2,196	\$2,268	3.3%	27	\$1,944	\$2,004	3.1%	27	\$1,560	\$1,608	3.1%	27	\$1,440	\$1,476	2.5%
28	\$2,280	\$2,340	2.6%	28	\$2,028	\$2,076	2.4%	28	\$1,632	\$1,680	2.9%	28	\$1,488	\$1,536	3.2%
29	\$2,364	\$2,436	3.0%	29	\$2,088	\$2,148	2.9%	29	\$1,680	\$1,728	2.9%	29	\$1,536	\$1,584	3.1%
30	\$2,424	\$2,496	3.0%	30	\$2,148	\$2,208	2.8%	30	\$1,728	\$1,776	2.8%	30	\$1,596	\$1,632	2.3%
31	\$2,484	\$2,556	2.9%	31	\$2,184	\$2,244	2.7%	31	\$1,764	\$1,824	3.4%	31	\$1,620	\$1,656	2.2%
32	\$2,520	\$2,592	2.9%	32	\$2,232	\$2,292	2.7%	32	\$1,788	\$1,848	3.4%	32	\$1,644	\$1,692	2.9%
33	\$2,544	\$2,616	2.8%	33	\$2,256	\$2,316	2.7%	33	\$1,812	\$1,860	2.6%	33	\$1,668	\$1,716	2.9%
34	\$2,556	\$2,628	2.8%	34	\$2,268	\$2,328	2.6%	34	\$1,824	\$1,872	2.6%	34	\$1,680	\$1,728	2.9%
35	\$2,580	\$2,652	2.8%	35	\$2,292	\$2,352	2.6%	35	\$1,848	\$1,896	2.6%	35	\$1,692	\$1,740	2.8%
36	\$2,616	\$2,700	3.2%	36	\$2,316	\$2,376	2.6%	36	\$1,860	\$1,908	2.6%	36	\$1,716	\$1,764	2.8%
37	\$2,676	\$2,748	2.7%	37	\$2,352	\$2,424	3.1%	37	\$1,896	\$1,944	2.5%	37	\$1,740	\$1,788	2.8%
38	\$2,736	\$2,808	2.6%	38	\$2,412	\$2,484	3.0%	38	\$1,944	\$2,004	3.1%	38	\$1,776	\$1,836	3.4%
39	\$2,808	\$2,892	3.0%	39	\$2,484	\$2,556	2.9%	39	\$1,992	\$2,052	3.0%	39	\$1,848	\$1,896	2.6%
40	\$2,904	\$2,988	2.9%	40	\$2,568	\$2,640	2.8%	40	\$2,064	\$2,124	2.9%	40	\$1,896	\$1,944	2.5%
41	\$3,000	\$3,084	2.8%	41	\$2,640	\$2,724	3.2%	41	\$2,136	\$2,196	2.8%	41	\$1,956	\$2,016	3.1%
42	\$3,096	\$3,180	2.7%	42	\$2,736	\$2,808	2.6%	42	\$2,196	\$2,268	3.3%	42	\$2,028	\$2,076	2.4%
43	\$3,192	\$3,288	3.0%	43	\$2,820	\$2,904	3.0%	43	\$2,280	\$2,340	2.6%	43	\$2,088	\$2,148	2.9%
44	\$3,300	\$3,384	2.5%	44	\$2,916	\$3,000	2.9%	44	\$2,340	\$2,412	3.1%	44	\$2,148	\$2,208	2.8%
45	\$3,396	\$3,492	2.8%	45	\$3,000	\$3,084	2.8%	45	\$2,412	\$2,484	3.0%	45	\$2,232	\$2,292	2.7%
46	\$3,516	\$3,612	2.7%	46	\$3,108	\$3,192	2.7%	46	\$2,496	\$2,568	2.9%	46	\$2,292	\$2,352	2.6%
47	\$3,612	\$3,720	3.0%	47	\$3,192	\$3,288	3.0%	47	\$2,568	\$2,640	2.8%	47	\$2,364	\$2,436	3.0%
48	\$3,732	\$3,828	2.6%	48	\$3,300	\$3,384	2.5%	48	\$2,640	\$2,724	3.2%	48	\$2,448	\$2,508	2.5%
49	\$3,840	\$3,948	2.8%	49	\$3,396	\$3,492	2.8%	49	\$2,736	\$2,808	2.6%	49	\$2,508	\$2,580	2.9%
50	\$3,948	\$4,056	2.7%	50	\$3,504	\$3,600	2.7%	50	\$2,808	\$2,892	3.0%	50	\$2,580	\$2,652	2.8%
51	\$4,056	\$4,176	3.0%	51	\$3,600	\$3,696	2.7%	51	\$2,892	\$2,964	2.5%	51	\$2,664	\$2,736	2.7%
52	\$4,188	\$4,308	2.9%	52	\$3,696	\$3,804	2.9%	52	\$2,976	\$3,060	2.8%	52	\$2,736	\$2,808	2.6%
53	\$4,308	\$4,440	3.1%	53	\$3,816	\$3,924	2.8%	53	\$3,060	\$3,156	3.1%	53	\$2,820	\$2,904	3.0%
54	\$4,464	\$4,596	3.0%	54	\$3,960	\$4,068	2.7%	54	\$3,180	\$3,276	3.0%	54	\$2,928	\$3,012	2.9%
55	\$4,644	\$4,776	2.8%	55	\$4,104	\$4,224	2.9%	55	\$3,312	\$3,396	2.5%	55	\$3,036	\$3,132	3.2%
56	\$4,848	\$4,980	2.7%	56	\$4,284	\$4,404	2.8%	56	\$3,444	\$3,540	2.8%	56	\$3,168	\$3,252	2.7%
57	\$5,052	\$5,196	2.9%	57	\$4,464	\$4,596	3.0%	57	\$3,588	\$3,684	2.7%	57	\$3,312	\$3,396	2.5%
58	\$5,268	\$5,412	2.7%	58	\$4,656	\$4,788	2.8%	58	\$3,744	\$3,840	2.6%	58	\$3,444	\$3,540	2.8%
59	\$5,484	\$5,640	2.8%	59	\$4,848	\$4,980	2.7%	59	\$3,900	\$4,020	3.1%	59	\$3,588	\$3,684	2.7%
60	\$5,712	\$5,868	2.7%	60	\$5,052	\$5,196	2.9%	60	\$4,056	\$4,176	3.0%	60	\$3,744	\$3,840	2.6%
61	\$6,060	\$6,228	2.8%	61	\$5,352	\$5,508	2.9%	61	\$4,308	\$4,440	3.1%	61	\$3,972	\$4,080	2.7%
62	\$6,432	\$6,624	3.0%	62	\$5,700	\$5,856	2.7%	62	\$4,584	\$4,704	2.6%	62	\$4,212	\$4,332	2.8%
63	\$6,828	\$7,020	2.8%	63	\$6,048	\$6,216	2.8%	63	\$4,860	\$4,992	2.7%	63	\$4,464	\$4,596	3.0%
64	\$7,248	\$7,452	2.8%	64	\$6,408	\$6,588	2.8%	64	\$5,148	\$5,292	2.8%	64	\$4,740	\$4,884	3.0%
65+	\$7,692	\$7,908	2.8%	65+	\$6,804	\$6,996	2.8%	65+	\$5,484	\$5,640	2.8%	65+	\$5,040	\$5,184	2.9%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 1

CP Base Rates

High Deductible MC 5500 (HSA Compatible)				MC 1750				Preventative and Hospital Care 3000 (HSA Compatible)				Value 2500			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$3,576	\$3,672	2.7%	0	\$8,208	\$8,436	2.8%	0	\$2,820	\$2,904	3.0%	0	\$4,404	\$4,524	2.7%
1	\$1,620	\$1,656	2.2%	1	\$3,696	\$3,804	2.9%	1	\$1,272	\$1,308	2.8%	1	\$1,980	\$2,040	3.0%
2	\$1,056	\$1,080	2.3%	2	\$2,412	\$2,484	3.0%	2	\$828	\$852	2.9%	2	\$1,296	\$1,332	2.8%
3	\$984	\$1,008	2.4%	3	\$2,244	\$2,304	2.7%	3	\$780	\$792	1.5%	3	\$1,212	\$1,248	3.0%
4	\$900	\$924	2.7%	4	\$2,064	\$2,124	2.9%	4	\$708	\$732	3.4%	4	\$1,104	\$1,140	3.3%
5	\$840	\$864	2.9%	5	\$1,920	\$1,980	3.1%	5	\$660	\$684	3.6%	5	\$1,032	\$1,056	2.3%
6	\$792	\$816	3.0%	6	\$1,788	\$1,848	3.4%	6	\$612	\$624	2.0%	6	\$972	\$996	2.5%
7	\$756	\$768	1.6%	7	\$1,716	\$1,764	2.8%	7	\$588	\$600	2.0%	7	\$912	\$936	2.6%
8	\$720	\$744	3.3%	8	\$1,668	\$1,716	2.9%	8	\$576	\$588	2.1%	8	\$888	\$912	2.7%
9	\$720	\$744	3.3%	9	\$1,668	\$1,716	2.9%	9	\$576	\$588	2.1%	9	\$888	\$912	2.7%
10	\$732	\$756	3.3%	10	\$1,704	\$1,752	2.8%	10	\$588	\$600	2.0%	10	\$912	\$936	2.6%
11	\$780	\$792	1.5%	11	\$1,776	\$1,836	3.4%	11	\$612	\$624	2.0%	11	\$960	\$984	2.5%
12	\$828	\$852	2.9%	12	\$1,884	\$1,932	2.5%	12	\$648	\$672	3.7%	12	\$1,020	\$1,044	2.4%
13	\$852	\$876	2.8%	13	\$1,956	\$2,016	3.1%	13	\$672	\$696	3.6%	13	\$1,056	\$1,080	2.3%
14	\$912	\$936	2.6%	14	\$2,100	\$2,160	2.9%	14	\$720	\$744	3.3%	14	\$1,116	\$1,152	3.2%
15	\$984	\$1,008	2.4%	15	\$2,244	\$2,304	2.7%	15	\$768	\$780	1.6%	15	\$1,200	\$1,224	2.0%
16	\$1,032	\$1,056	2.3%	16	\$2,376	\$2,448	3.0%	16	\$816	\$840	2.9%	16	\$1,272	\$1,308	2.8%
17	\$1,092	\$1,128	3.3%	17	\$2,508	\$2,580	2.9%	17	\$864	\$888	2.8%	17	\$1,344	\$1,392	3.6%
18	\$1,116	\$1,152	3.2%	18	\$2,568	\$2,640	2.8%	18	\$876	\$900	2.7%	18	\$1,392	\$1,428	2.6%
19	\$1,140	\$1,176	3.2%	19	\$2,616	\$2,700	3.2%	19	\$900	\$924	2.7%	19	\$1,416	\$1,452	2.5%
20	\$1,116	\$1,152	3.2%	20	\$2,556	\$2,628	2.8%	20	\$876	\$900	2.7%	20	\$1,368	\$1,416	3.5%
21	\$1,080	\$1,116	3.3%	21	\$2,496	\$2,568	2.9%	21	\$852	\$876	2.8%	21	\$1,332	\$1,368	2.7%
22	\$1,032	\$1,056	2.3%	22	\$2,352	\$2,424	3.1%	22	\$816	\$840	2.9%	22	\$1,272	\$1,308	2.8%
23	\$1,044	\$1,068	2.3%	23	\$2,388	\$2,460	3.0%	23	\$828	\$852	2.9%	23	\$1,284	\$1,320	2.8%
24	\$1,068	\$1,104	3.4%	24	\$2,448	\$2,508	2.5%	24	\$840	\$864	2.9%	24	\$1,308	\$1,344	2.8%
25	\$1,104	\$1,140	3.3%	25	\$2,532	\$2,604	2.8%	25	\$864	\$888	2.8%	25	\$1,356	\$1,404	3.5%
26	\$1,140	\$1,176	3.2%	26	\$2,616	\$2,700	3.2%	26	\$900	\$924	2.7%	26	\$1,416	\$1,452	2.5%
27	\$1,200	\$1,224	2.0%	27	\$2,724	\$2,796	2.6%	27	\$936	\$972	3.8%	27	\$1,464	\$1,500	2.5%
28	\$1,236	\$1,272	2.9%	28	\$2,832	\$2,916	3.0%	28	\$984	\$1,008	2.4%	28	\$1,524	\$1,572	3.1%
29	\$1,272	\$1,308	2.8%	29	\$2,928	\$3,012	2.9%	29	\$1,008	\$1,032	2.4%	29	\$1,572	\$1,620	3.1%
30	\$1,308	\$1,344	2.8%	30	\$3,012	\$3,096	2.8%	30	\$1,032	\$1,056	2.3%	30	\$1,620	\$1,656	2.2%
31	\$1,332	\$1,368	2.7%	31	\$3,084	\$3,168	2.7%	31	\$1,056	\$1,080	2.3%	31	\$1,656	\$1,704	2.9%
32	\$1,356	\$1,404	3.5%	32	\$3,120	\$3,204	2.7%	32	\$1,068	\$1,104	3.4%	32	\$1,680	\$1,728	2.9%
33	\$1,368	\$1,416	3.5%	33	\$3,156	\$3,240	2.7%	33	\$1,080	\$1,116	3.3%	33	\$1,692	\$1,740	2.8%
34	\$1,392	\$1,428	2.6%	34	\$3,180	\$3,276	3.0%	34	\$1,092	\$1,128	3.3%	34	\$1,704	\$1,752	2.8%
35	\$1,404	\$1,440	2.6%	35	\$3,204	\$3,300	3.0%	35	\$1,104	\$1,140	3.3%	35	\$1,716	\$1,764	2.8%
36	\$1,416	\$1,452	2.5%	36	\$3,252	\$3,348	3.0%	36	\$1,116	\$1,152	3.2%	36	\$1,740	\$1,788	2.8%
37	\$1,452	\$1,488	2.5%	37	\$3,312	\$3,396	2.5%	37	\$1,128	\$1,164	3.2%	37	\$1,776	\$1,836	3.4%
38	\$1,476	\$1,512	2.4%	38	\$3,396	\$3,492	2.8%	38	\$1,176	\$1,200	2.0%	38	\$1,824	\$1,872	2.6%
39	\$1,524	\$1,572	3.1%	39	\$3,480	\$3,588	3.1%	39	\$1,200	\$1,224	2.0%	39	\$1,872	\$1,920	2.6%
40	\$1,572	\$1,620	3.1%	40	\$3,600	\$3,696	2.7%	40	\$1,236	\$1,272	2.9%	40	\$1,932	\$1,992	3.1%
41	\$1,632	\$1,680	2.9%	41	\$3,732	\$3,828	2.6%	41	\$1,284	\$1,320	2.8%	41	\$1,992	\$2,052	3.0%
42	\$1,680	\$1,728	2.9%	42	\$3,840	\$3,948	2.8%	42	\$1,320	\$1,356	2.7%	42	\$2,064	\$2,124	2.9%
43	\$1,728	\$1,776	2.8%	43	\$3,972	\$4,080	2.7%	43	\$1,356	\$1,404	3.5%	43	\$2,124	\$2,184	2.8%
44	\$1,776	\$1,836	3.4%	44	\$4,092	\$4,212	2.9%	44	\$1,416	\$1,452	2.5%	44	\$2,196	\$2,268	3.3%
45	\$1,848	\$1,896	2.6%	45	\$4,224	\$4,344	2.8%	45	\$1,452	\$1,488	2.5%	45	\$2,268	\$2,328	2.6%
46	\$1,896	\$1,944	2.5%	46	\$4,356	\$4,476	2.8%	46	\$1,500	\$1,548	3.2%	46	\$2,340	\$2,412	3.1%
47	\$1,956	\$2,016	3.1%	47	\$4,488	\$4,620	2.9%	47	\$1,536	\$1,584	3.1%	47	\$2,412	\$2,484	3.0%
48	\$2,028	\$2,076	2.4%	48	\$4,632	\$4,764	2.8%	48	\$1,596	\$1,632	2.3%	48	\$2,484	\$2,556	2.9%
49	\$2,076	\$2,136	2.9%	49	\$4,776	\$4,908	2.8%	49	\$1,644	\$1,692	2.9%	49	\$2,556	\$2,628	2.8%
50	\$2,136	\$2,196	2.8%	50	\$4,908	\$5,052	2.9%	50	\$1,680	\$1,728	2.9%	50	\$2,628	\$2,712	3.2%
51	\$2,196	\$2,268	3.3%	51	\$5,052	\$5,196	2.9%	51	\$1,728	\$1,776	2.8%	51	\$2,712	\$2,784	2.7%
52	\$2,268	\$2,328	2.6%	52	\$5,184	\$5,340	3.0%	52	\$1,776	\$1,836	3.4%	52	\$2,784	\$2,868	3.0%
53	\$2,340	\$2,412	3.1%	53	\$5,352	\$5,508	2.9%	53	\$1,848	\$1,896	2.6%	53	\$2,880	\$2,952	2.5%
54	\$2,412	\$2,484	3.0%	54	\$5,544	\$5,700	2.8%	54	\$1,908	\$1,968	3.1%	54	\$2,976	\$3,060	2.8%
55	\$2,520	\$2,592	2.9%	55	\$5,772	\$5,940	2.9%	55	\$1,980	\$2,040	3.0%	55	\$3,108	\$3,192	2.7%
56	\$2,616	\$2,700	3.2%	56	\$6,012	\$6,192	3.0%	56	\$2,064	\$2,124	2.9%	56	\$3,228	\$3,324	3.0%
57	\$2,736	\$2,808	2.6%	57	\$6,276	\$6,444	2.7%	57	\$2,148	\$2,208	2.8%	57	\$3,372	\$3,468	2.8%
58	\$2,844	\$2,928	3.0%	58	\$6,540	\$6,720	2.8%	58	\$2,244	\$2,304	2.7%	58	\$3,516	\$3,612	2.7%
59	\$2,964	\$3,048	2.8%	59	\$6,804	\$6,996	2.8%	59	\$2,340	\$2,412	3.1%	59	\$3,660	\$3,768	3.0%
60	\$3,096	\$3,180	2.7%	60	\$7,080	\$7,284	2.9%	60	\$2,424	\$2,496	3.0%	60	\$3,804	\$3,912	2.8%
61	\$3,276	\$3,372	2.9%	61	\$7,536	\$7,740	2.7%	61	\$2,580	\$2,652	2.8%	61	\$4,044	\$4,164	3.0%
62	\$3,480	\$3,588	3.1%	62	\$7,992	\$8,220	2.9%	62	\$2,748	\$2,820	2.6%	62	\$4,284	\$4,404	2.8%
63	\$3,696	\$3,804	2.9%	63	\$8,484	\$8,724	2.8%	63	\$2,916	\$3,000	2.9%	63	\$4,548	\$4,680	2.9%
64	\$3,936	\$4,044	2.7%	64	\$9,000	\$9,264	2.9%	64	\$3,096	\$3,180	2.7%	64	\$4,836	\$4,968	2.7%
65+	\$4,176	\$4,296	2.9%	65+	\$9,552	\$9,828	2.9%	65+	\$3,276	\$3,372	2.9%	65+	\$5,136	\$5,280	2.8%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 1

CP Base Rates

Value 8000				Buy Down 6500				MC 2750				Value 5000			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$2,712	\$2,784	2.7%	0	\$5,808	\$5,976	2.9%	0	\$7,812	\$8,028	2.8%	0	\$3,228	\$3,324	3.0%
1	\$1,224	\$1,260	2.9%	1	\$2,616	\$2,700	3.2%	1	\$3,528	\$3,624	2.7%	1	\$1,464	\$1,500	2.5%
2	\$804	\$828	3.0%	2	\$1,716	\$1,764	2.8%	2	\$2,304	\$2,364	2.6%	2	\$960	\$984	2.5%
3	\$732	\$756	3.3%	3	\$1,596	\$1,632	2.3%	3	\$2,136	\$2,196	2.8%	3	\$876	\$900	2.7%
4	\$684	\$708	3.5%	4	\$1,464	\$1,500	2.5%	4	\$1,968	\$2,028	3.0%	4	\$816	\$840	2.9%
5	\$636	\$660	3.8%	5	\$1,356	\$1,404	3.5%	5	\$1,824	\$1,872	2.6%	5	\$756	\$768	1.6%
6	\$600	\$612	2.0%	6	\$1,272	\$1,308	2.8%	6	\$1,704	\$1,752	2.8%	6	\$708	\$732	3.4%
7	\$564	\$576	2.1%	7	\$1,212	\$1,248	3.0%	7	\$1,632	\$1,680	2.9%	7	\$672	\$696	3.6%
8	\$552	\$564	2.2%	8	\$1,188	\$1,212	2.0%	8	\$1,596	\$1,632	2.3%	8	\$660	\$684	3.6%
9	\$552	\$564	2.2%	9	\$1,188	\$1,212	2.0%	9	\$1,596	\$1,632	2.3%	9	\$648	\$672	3.7%
10	\$564	\$576	2.1%	10	\$1,212	\$1,248	3.0%	10	\$1,632	\$1,680	2.9%	10	\$672	\$696	3.6%
11	\$588	\$600	2.0%	11	\$1,260	\$1,296	2.9%	11	\$1,692	\$1,740	2.8%	11	\$696	\$720	3.4%
12	\$624	\$636	1.9%	12	\$1,332	\$1,368	2.7%	12	\$1,788	\$1,848	3.4%	12	\$732	\$756	3.3%
13	\$648	\$672	3.7%	13	\$1,392	\$1,428	2.6%	13	\$1,872	\$1,920	2.6%	13	\$780	\$792	1.5%
14	\$684	\$708	3.5%	14	\$1,488	\$1,536	3.2%	14	\$1,992	\$2,052	3.0%	14	\$828	\$852	2.9%
15	\$732	\$756	3.3%	15	\$1,572	\$1,620	3.1%	15	\$2,124	\$2,184	2.8%	15	\$876	\$900	2.7%
16	\$792	\$816	3.0%	16	\$1,680	\$1,728	2.9%	16	\$2,268	\$2,328	2.6%	16	\$924	\$960	3.9%
17	\$828	\$852	2.9%	17	\$1,776	\$1,836	3.4%	17	\$2,388	\$2,460	3.0%	17	\$996	\$1,020	2.4%
18	\$852	\$876	2.8%	18	\$1,824	\$1,872	2.6%	18	\$2,460	\$2,520	2.4%	18	\$1,020	\$1,044	2.4%
19	\$864	\$888	2.8%	19	\$1,860	\$1,908	2.6%	19	\$2,496	\$2,568	2.9%	19	\$1,032	\$1,056	2.3%
20	\$840	\$864	2.9%	20	\$1,824	\$1,872	2.6%	20	\$2,448	\$2,508	2.5%	20	\$1,008	\$1,032	2.4%
21	\$828	\$852	2.9%	21	\$1,764	\$1,824	3.4%	21	\$2,364	\$2,436	3.0%	21	\$984	\$1,008	2.4%
22	\$780	\$792	1.5%	22	\$1,668	\$1,716	2.9%	22	\$2,256	\$2,316	2.7%	22	\$924	\$960	3.9%
23	\$792	\$816	3.0%	23	\$1,692	\$1,740	2.8%	23	\$2,280	\$2,340	2.6%	23	\$936	\$972	3.8%
24	\$816	\$840	2.9%	24	\$1,728	\$1,776	2.8%	24	\$2,328	\$2,388	2.6%	24	\$972	\$996	2.5%
25	\$840	\$864	2.9%	25	\$1,788	\$1,848	3.4%	25	\$2,400	\$2,472	3.0%	25	\$996	\$1,020	2.4%
26	\$864	\$888	2.8%	26	\$1,860	\$1,908	2.6%	26	\$2,496	\$2,568	2.9%	26	\$1,032	\$1,056	2.3%
27	\$900	\$924	2.7%	27	\$1,932	\$1,992	3.1%	27	\$2,592	\$2,664	2.8%	27	\$1,068	\$1,104	3.4%
28	\$936	\$972	3.8%	28	\$2,004	\$2,064	3.0%	28	\$2,700	\$2,772	2.7%	28	\$1,116	\$1,152	3.2%
29	\$972	\$996	2.5%	29	\$2,076	\$2,136	2.9%	29	\$2,784	\$2,868	3.0%	29	\$1,152	\$1,188	3.1%
30	\$996	\$1,020	2.4%	30	\$2,136	\$2,196	2.8%	30	\$2,880	\$2,952	2.5%	30	\$1,188	\$1,212	2.0%
31	\$1,020	\$1,044	2.4%	31	\$2,172	\$2,232	2.8%	31	\$2,928	\$3,012	2.9%	31	\$1,212	\$1,248	3.0%
32	\$1,032	\$1,056	2.3%	32	\$2,208	\$2,280	3.3%	32	\$2,976	\$3,060	2.8%	32	\$1,224	\$1,260	2.9%
33	\$1,044	\$1,068	2.3%	33	\$2,244	\$2,304	2.7%	33	\$3,000	\$3,084	2.8%	33	\$1,236	\$1,272	2.9%
34	\$1,044	\$1,068	2.3%	34	\$2,256	\$2,316	2.7%	34	\$3,024	\$3,108	2.8%	34	\$1,248	\$1,284	2.9%
35	\$1,056	\$1,080	2.3%	35	\$2,280	\$2,340	2.6%	35	\$3,048	\$3,144	3.1%	35	\$1,260	\$1,296	2.9%
36	\$1,068	\$1,104	3.4%	36	\$2,304	\$2,364	2.6%	36	\$3,096	\$3,180	2.7%	36	\$1,272	\$1,308	2.8%
37	\$1,092	\$1,128	3.3%	37	\$2,340	\$2,412	3.1%	37	\$3,156	\$3,240	2.7%	37	\$1,296	\$1,332	2.8%
38	\$1,116	\$1,152	3.2%	38	\$2,400	\$2,472	3.0%	38	\$3,228	\$3,324	3.0%	38	\$1,332	\$1,368	2.7%
39	\$1,152	\$1,188	3.1%	39	\$2,472	\$2,532	2.4%	39	\$3,324	\$3,408	2.5%	39	\$1,368	\$1,416	3.5%
40	\$1,188	\$1,212	2.0%	40	\$2,556	\$2,628	2.8%	40	\$3,432	\$3,528	2.8%	40	\$1,416	\$1,452	2.5%
41	\$1,236	\$1,272	2.9%	41	\$2,628	\$2,712	3.2%	41	\$3,552	\$3,648	2.7%	41	\$1,464	\$1,500	2.5%
42	\$1,272	\$1,308	2.8%	42	\$2,724	\$2,796	2.6%	42	\$3,660	\$3,768	3.0%	42	\$1,512	\$1,560	3.2%
43	\$1,308	\$1,344	2.8%	43	\$2,808	\$2,892	3.0%	43	\$3,780	\$3,888	2.9%	43	\$1,560	\$1,608	3.1%
44	\$1,344	\$1,392	3.6%	44	\$2,904	\$2,988	2.9%	44	\$3,888	\$4,008	3.1%	44	\$1,620	\$1,656	2.2%
45	\$1,392	\$1,428	2.6%	45	\$2,988	\$3,072	2.8%	45	\$4,020	\$4,128	2.7%	45	\$1,656	\$1,704	2.9%
46	\$1,440	\$1,476	2.5%	46	\$3,084	\$3,168	2.7%	46	\$4,152	\$4,260	2.6%	46	\$1,716	\$1,764	2.8%
47	\$1,476	\$1,512	2.4%	47	\$3,180	\$3,276	3.0%	47	\$4,272	\$4,392	2.8%	47	\$1,764	\$1,824	3.4%
48	\$1,524	\$1,572	3.1%	48	\$3,276	\$3,372	2.9%	48	\$4,404	\$4,524	2.7%	48	\$1,824	\$1,872	2.6%
49	\$1,572	\$1,620	3.1%	49	\$3,372	\$3,468	2.8%	49	\$4,536	\$4,668	2.9%	49	\$1,872	\$1,920	2.6%
50	\$1,620	\$1,656	2.2%	50	\$3,468	\$3,576	3.1%	50	\$4,668	\$4,800	2.8%	50	\$1,932	\$1,992	3.1%
51	\$1,668	\$1,716	2.9%	51	\$3,576	\$3,672	2.7%	51	\$4,812	\$4,944	2.7%	51	\$1,980	\$2,040	3.0%
52	\$1,716	\$1,764	2.8%	52	\$3,672	\$3,780	2.9%	52	\$4,944	\$5,088	2.9%	52	\$2,052	\$2,100	2.3%
53	\$1,764	\$1,824	3.4%	53	\$3,792	\$3,900	2.8%	53	\$5,100	\$5,244	2.8%	53	\$2,112	\$2,172	2.8%
54	\$1,836	\$1,884	2.6%	54	\$3,936	\$4,044	2.7%	54	\$5,280	\$5,424	2.7%	54	\$2,184	\$2,244	2.7%
55	\$1,908	\$1,968	3.1%	55	\$4,080	\$4,200	2.9%	55	\$5,496	\$5,652	2.8%	55	\$2,268	\$2,328	2.6%
56	\$1,980	\$2,040	3.0%	56	\$4,260	\$4,380	2.8%	56	\$5,724	\$5,892	2.9%	56	\$2,364	\$2,436	3.0%
57	\$2,076	\$2,136	2.9%	57	\$4,440	\$4,560	2.7%	57	\$5,964	\$6,132	2.8%	57	\$2,472	\$2,532	2.4%
58	\$2,148	\$2,208	2.8%	58	\$4,632	\$4,764	2.8%	58	\$6,216	\$6,396	2.9%	58	\$2,568	\$2,640	2.8%
59	\$2,256	\$2,316	2.7%	59	\$4,824	\$4,956	2.7%	59	\$6,492	\$6,672	2.8%	59	\$2,688	\$2,760	2.7%
60	\$2,340	\$2,412	3.1%	60	\$5,028	\$5,172	2.9%	60	\$6,756	\$6,948	2.8%	60	\$2,784	\$2,868	3.0%
61	\$2,484	\$2,556	2.9%	61	\$5,328	\$5,484	2.9%	61	\$7,164	\$7,368	2.8%	61	\$2,964	\$3,048	2.8%
62	\$2,628	\$2,712	3.2%	62	\$5,664	\$5,820	2.8%	62	\$7,608	\$7,824	2.8%	62	\$3,144	\$3,228	2.7%
63	\$2,796	\$2,880	3.0%	63	\$6,000	\$6,168	2.8%	63	\$8,076	\$8,304	2.8%	63	\$3,336	\$3,432	2.9%
64	\$2,964	\$3,048	2.8%	64	\$6,372	\$6,552	2.8%	64	\$8,568	\$8,820	2.9%	64	\$3,540	\$3,636	2.7%
65+	\$3,156	\$3,240	2.7%	65+	\$6,768	\$6,960	2.8%	65+	\$9,096	\$9,348	2.8%	65+	\$3,756	\$3,864	2.9%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 2

CP Base Rates

MC 3500				MC 5000				MC 7500 with Unlimited PCVs + Dent				High Deductible MC 3500 (HSA Compatible)			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$6,600	\$6,792	2.9%	0	\$5,844	\$6,000	2.7%	0	\$4,692	\$4,824	2.8%	0	\$4,320	\$4,452	3.1%
1	\$2,976	\$3,060	2.8%	1	\$2,628	\$2,712	3.2%	1	\$2,124	\$2,184	2.8%	1	\$1,944	\$2,004	3.1%
2	\$1,944	\$2,004	3.1%	2	\$1,716	\$1,764	2.8%	2	\$1,392	\$1,428	2.6%	2	\$1,272	\$1,308	2.8%
3	\$1,812	\$1,860	2.6%	3	\$1,608	\$1,644	2.2%	3	\$1,284	\$1,320	2.8%	3	\$1,188	\$1,212	2.0%
4	\$1,668	\$1,716	2.9%	4	\$1,476	\$1,512	2.4%	4	\$1,188	\$1,212	2.0%	4	\$1,092	\$1,128	3.3%
5	\$1,536	\$1,584	3.1%	5	\$1,356	\$1,404	3.5%	5	\$1,092	\$1,128	3.3%	5	\$1,008	\$1,032	2.4%
6	\$1,452	\$1,488	2.5%	6	\$1,284	\$1,320	2.8%	6	\$1,032	\$1,056	2.3%	6	\$936	\$972	3.8%
7	\$1,368	\$1,416	3.5%	7	\$1,224	\$1,260	2.9%	7	\$984	\$1,008	2.4%	7	\$900	\$924	2.7%
8	\$1,344	\$1,392	3.6%	8	\$1,188	\$1,212	2.0%	8	\$960	\$984	2.5%	8	\$876	\$900	2.7%
9	\$1,332	\$1,368	2.7%	9	\$1,188	\$1,212	2.0%	9	\$960	\$984	2.5%	9	\$876	\$900	2.7%
10	\$1,368	\$1,416	3.5%	10	\$1,212	\$1,248	3.0%	10	\$984	\$1,008	2.4%	10	\$900	\$924	2.7%
11	\$1,440	\$1,476	2.5%	11	\$1,272	\$1,308	2.8%	11	\$1,020	\$1,044	2.4%	11	\$936	\$972	3.8%
12	\$1,512	\$1,560	3.2%	12	\$1,344	\$1,392	3.6%	12	\$1,080	\$1,116	3.3%	12	\$996	\$1,020	2.4%
13	\$1,572	\$1,620	3.1%	13	\$1,404	\$1,440	2.6%	13	\$1,116	\$1,152	3.2%	13	\$1,032	\$1,056	2.3%
14	\$1,692	\$1,740	2.8%	14	\$1,488	\$1,536	3.2%	14	\$1,200	\$1,224	2.0%	14	\$1,104	\$1,140	3.3%
15	\$1,812	\$1,860	2.6%	15	\$1,596	\$1,632	2.3%	15	\$1,284	\$1,320	2.8%	15	\$1,188	\$1,212	2.0%
16	\$1,908	\$1,968	3.1%	16	\$1,692	\$1,740	2.8%	16	\$1,356	\$1,404	3.5%	16	\$1,248	\$1,284	2.9%
17	\$2,028	\$2,076	2.4%	17	\$1,776	\$1,836	3.4%	17	\$1,440	\$1,476	2.5%	17	\$1,320	\$1,356	2.7%
18	\$2,076	\$2,136	2.9%	18	\$1,836	\$1,884	2.6%	18	\$1,476	\$1,512	2.4%	18	\$1,356	\$1,404	3.5%
19	\$2,112	\$2,172	2.8%	19	\$1,872	\$1,920	2.6%	19	\$1,500	\$1,548	3.2%	19	\$1,392	\$1,428	2.6%
20	\$2,064	\$2,124	2.9%	20	\$1,824	\$1,872	2.6%	20	\$1,464	\$1,500	2.5%	20	\$1,344	\$1,392	3.6%
21	\$2,004	\$2,064	3.0%	21	\$1,764	\$1,824	3.4%	21	\$1,428	\$1,464	2.5%	21	\$1,308	\$1,344	2.8%
22	\$1,896	\$1,944	2.5%	22	\$1,680	\$1,728	2.9%	22	\$1,344	\$1,392	3.6%	22	\$1,248	\$1,284	2.9%
23	\$1,932	\$1,992	3.1%	23	\$1,704	\$1,752	2.8%	23	\$1,368	\$1,416	3.5%	23	\$1,260	\$1,296	2.9%
24	\$1,968	\$2,028	3.0%	24	\$1,740	\$1,788	2.8%	24	\$1,404	\$1,440	2.6%	24	\$1,284	\$1,320	2.8%
25	\$2,040	\$2,088	2.4%	25	\$1,788	\$1,848	3.4%	25	\$1,452	\$1,488	2.5%	25	\$1,332	\$1,368	2.7%
26	\$2,112	\$2,172	2.8%	26	\$1,872	\$1,920	2.6%	26	\$1,500	\$1,548	3.2%	26	\$1,392	\$1,428	2.6%
27	\$2,196	\$2,268	3.3%	27	\$1,944	\$2,004	3.1%	27	\$1,560	\$1,608	3.1%	27	\$1,440	\$1,476	2.5%
28	\$2,280	\$2,340	2.6%	28	\$2,028	\$2,076	2.4%	28	\$1,632	\$1,680	2.9%	28	\$1,488	\$1,536	3.2%
29	\$2,364	\$2,436	3.0%	29	\$2,088	\$2,148	2.9%	29	\$1,680	\$1,728	2.9%	29	\$1,536	\$1,584	3.1%
30	\$2,424	\$2,496	3.0%	30	\$2,148	\$2,208	2.8%	30	\$1,728	\$1,776	2.8%	30	\$1,596	\$1,632	2.3%
31	\$2,484	\$2,556	2.9%	31	\$2,184	\$2,244	2.7%	31	\$1,764	\$1,824	3.4%	31	\$1,620	\$1,656	2.2%
32	\$2,520	\$2,592	2.9%	32	\$2,232	\$2,292	2.7%	32	\$1,788	\$1,848	3.4%	32	\$1,644	\$1,692	2.9%
33	\$2,544	\$2,616	2.8%	33	\$2,256	\$2,316	2.7%	33	\$1,812	\$1,860	2.6%	33	\$1,668	\$1,716	2.9%
34	\$2,556	\$2,628	2.8%	34	\$2,268	\$2,328	2.6%	34	\$1,824	\$1,872	2.6%	34	\$1,680	\$1,728	2.9%
35	\$2,580	\$2,652	2.8%	35	\$2,292	\$2,352	2.6%	35	\$1,848	\$1,896	2.6%	35	\$1,692	\$1,740	2.8%
36	\$2,616	\$2,700	3.2%	36	\$2,316	\$2,376	2.6%	36	\$1,860	\$1,908	2.6%	36	\$1,716	\$1,764	2.8%
37	\$2,676	\$2,748	2.7%	37	\$2,352	\$2,424	3.1%	37	\$1,896	\$1,944	2.5%	37	\$1,740	\$1,788	2.8%
38	\$2,736	\$2,808	2.6%	38	\$2,412	\$2,484	3.0%	38	\$1,944	\$2,004	3.1%	38	\$1,776	\$1,836	3.4%
39	\$2,808	\$2,892	3.0%	39	\$2,484	\$2,556	2.9%	39	\$1,992	\$2,052	3.0%	39	\$1,848	\$1,896	2.6%
40	\$2,904	\$2,988	2.9%	40	\$2,568	\$2,640	2.8%	40	\$2,064	\$2,124	2.9%	40	\$1,896	\$1,944	2.5%
41	\$3,000	\$3,084	2.8%	41	\$2,640	\$2,724	3.2%	41	\$2,136	\$2,196	2.8%	41	\$1,956	\$2,016	3.1%
42	\$3,096	\$3,180	2.7%	42	\$2,736	\$2,808	2.6%	42	\$2,196	\$2,268	3.3%	42	\$2,028	\$2,076	2.4%
43	\$3,192	\$3,288	3.0%	43	\$2,820	\$2,904	3.0%	43	\$2,280	\$2,340	2.6%	43	\$2,088	\$2,148	2.9%
44	\$3,300	\$3,384	2.5%	44	\$2,916	\$3,000	2.9%	44	\$2,340	\$2,412	3.1%	44	\$2,148	\$2,208	2.8%
45	\$3,396	\$3,492	2.8%	45	\$3,000	\$3,084	2.8%	45	\$2,412	\$2,484	3.0%	45	\$2,232	\$2,292	2.7%
46	\$3,516	\$3,612	2.7%	46	\$3,108	\$3,192	2.7%	46	\$2,496	\$2,568	2.9%	46	\$2,292	\$2,352	2.6%
47	\$3,612	\$3,720	3.0%	47	\$3,192	\$3,288	3.0%	47	\$2,568	\$2,640	2.8%	47	\$2,364	\$2,436	3.0%
48	\$3,732	\$3,828	2.6%	48	\$3,300	\$3,384	2.5%	48	\$2,640	\$2,724	3.2%	48	\$2,448	\$2,508	2.5%
49	\$3,840	\$3,948	2.8%	49	\$3,396	\$3,492	2.8%	49	\$2,736	\$2,808	2.6%	49	\$2,508	\$2,580	2.9%
50	\$3,948	\$4,056	2.7%	50	\$3,504	\$3,600	2.7%	50	\$2,808	\$2,892	3.0%	50	\$2,580	\$2,652	2.8%
51	\$4,056	\$4,176	3.0%	51	\$3,600	\$3,696	2.7%	51	\$2,892	\$2,964	2.5%	51	\$2,664	\$2,736	2.7%
52	\$4,188	\$4,308	2.9%	52	\$3,696	\$3,804	2.9%	52	\$2,976	\$3,060	2.8%	52	\$2,736	\$2,808	2.6%
53	\$4,308	\$4,440	3.1%	53	\$3,816	\$3,924	2.8%	53	\$3,060	\$3,156	3.1%	53	\$2,820	\$2,904	3.0%
54	\$4,464	\$4,596	3.0%	54	\$3,960	\$4,068	2.7%	54	\$3,180	\$3,276	3.0%	54	\$2,928	\$3,012	2.9%
55	\$4,644	\$4,776	2.8%	55	\$4,104	\$4,224	2.9%	55	\$3,312	\$3,396	2.5%	55	\$3,036	\$3,132	3.2%
56	\$4,848	\$4,980	2.7%	56	\$4,284	\$4,404	2.8%	56	\$3,444	\$3,540	2.8%	56	\$3,168	\$3,252	2.7%
57	\$5,052	\$5,196	2.9%	57	\$4,464	\$4,596	3.0%	57	\$3,588	\$3,684	2.7%	57	\$3,312	\$3,396	2.5%
58	\$5,268	\$5,412	2.7%	58	\$4,656	\$4,788	2.8%	58	\$3,744	\$3,840	2.6%	58	\$3,444	\$3,540	2.8%
59	\$5,484	\$5,640	2.8%	59	\$4,848	\$4,980	2.7%	59	\$3,900	\$4,020	3.1%	59	\$3,588	\$3,684	2.7%
60	\$5,712	\$5,868	2.7%	60	\$5,052	\$5,196	2.9%	60	\$4,056	\$4,176	3.0%	60	\$3,744	\$3,840	2.6%
61	\$6,060	\$6,228	2.8%	61	\$5,352	\$5,508	2.9%	61	\$4,308	\$4,440	3.1%	61	\$3,972	\$4,080	2.7%
62	\$6,432	\$6,624	3.0%	62	\$5,700	\$5,856	2.7%	62	\$4,584	\$4,704	2.6%	62	\$4,212	\$4,332	2.8%
63	\$6,828	\$7,020	2.8%	63	\$6,048	\$6,216	2.8%	63	\$4,860	\$4,992	2.7%	63	\$4,464	\$4,596	3.0%
64	\$7,248	\$7,452	2.8%	64	\$6,408	\$6,588	2.8%	64	\$5,148	\$5,292	2.8%	64	\$4,740	\$4,884	3.0%
65+	\$7,692	\$7,908	2.8%	65+	\$6,804	\$6,996	2.8%	65+	\$5,484	\$5,640	2.8%	65+	\$5,040	\$5,184	2.9%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 2

CP Base Rates

High Deductible MC 5500 (HSA Compatible)				MC 1750				Preventative and Hospital Care 3000 (HSA Compatible)				Value 2500			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$3,576	\$3,672	2.7%	0	\$8,208	\$8,436	2.8%	0	\$2,820	\$2,904	3.0%	0	\$4,404	\$4,524	2.7%
1	\$1,620	\$1,656	2.2%	1	\$3,696	\$3,804	2.9%	1	\$1,272	\$1,308	2.8%	1	\$1,980	\$2,040	3.0%
2	\$1,056	\$1,080	2.3%	2	\$2,412	\$2,484	3.0%	2	\$828	\$852	2.9%	2	\$1,296	\$1,332	2.8%
3	\$984	\$1,008	2.4%	3	\$2,244	\$2,304	2.7%	3	\$780	\$792	1.5%	3	\$1,212	\$1,248	3.0%
4	\$900	\$924	2.7%	4	\$2,064	\$2,124	2.9%	4	\$708	\$732	3.4%	4	\$1,104	\$1,140	3.3%
5	\$840	\$864	2.9%	5	\$1,920	\$1,980	3.1%	5	\$660	\$684	3.6%	5	\$1,032	\$1,056	2.3%
6	\$792	\$816	3.0%	6	\$1,788	\$1,848	3.4%	6	\$612	\$624	2.0%	6	\$972	\$996	2.5%
7	\$756	\$768	1.6%	7	\$1,716	\$1,764	2.8%	7	\$588	\$600	2.0%	7	\$912	\$936	2.6%
8	\$720	\$744	3.3%	8	\$1,668	\$1,716	2.9%	8	\$576	\$588	2.1%	8	\$888	\$912	2.7%
9	\$720	\$744	3.3%	9	\$1,668	\$1,716	2.9%	9	\$576	\$588	2.1%	9	\$888	\$912	2.7%
10	\$732	\$756	3.3%	10	\$1,704	\$1,752	2.8%	10	\$588	\$600	2.0%	10	\$912	\$936	2.6%
11	\$780	\$792	1.5%	11	\$1,776	\$1,836	3.4%	11	\$612	\$624	2.0%	11	\$960	\$984	2.5%
12	\$828	\$852	2.9%	12	\$1,884	\$1,932	2.5%	12	\$648	\$672	3.7%	12	\$1,020	\$1,044	2.4%
13	\$852	\$876	2.8%	13	\$1,956	\$2,016	3.1%	13	\$672	\$696	3.6%	13	\$1,056	\$1,080	2.3%
14	\$912	\$936	2.6%	14	\$2,100	\$2,160	2.9%	14	\$720	\$744	3.3%	14	\$1,116	\$1,152	3.2%
15	\$984	\$1,008	2.4%	15	\$2,244	\$2,304	2.7%	15	\$768	\$780	1.6%	15	\$1,200	\$1,224	2.0%
16	\$1,032	\$1,056	2.3%	16	\$2,376	\$2,448	3.0%	16	\$816	\$840	2.9%	16	\$1,272	\$1,308	2.8%
17	\$1,092	\$1,128	3.3%	17	\$2,508	\$2,580	2.9%	17	\$864	\$888	2.8%	17	\$1,344	\$1,392	3.6%
18	\$1,116	\$1,152	3.2%	18	\$2,568	\$2,640	2.8%	18	\$876	\$900	2.7%	18	\$1,392	\$1,428	2.6%
19	\$1,140	\$1,176	3.2%	19	\$2,616	\$2,700	3.2%	19	\$900	\$924	2.7%	19	\$1,416	\$1,452	2.5%
20	\$1,116	\$1,152	3.2%	20	\$2,556	\$2,628	2.8%	20	\$876	\$900	2.7%	20	\$1,368	\$1,416	3.5%
21	\$1,080	\$1,116	3.3%	21	\$2,496	\$2,568	2.9%	21	\$852	\$876	2.8%	21	\$1,332	\$1,368	2.7%
22	\$1,032	\$1,056	2.3%	22	\$2,352	\$2,424	3.1%	22	\$816	\$840	2.9%	22	\$1,272	\$1,308	2.8%
23	\$1,044	\$1,068	2.3%	23	\$2,388	\$2,460	3.0%	23	\$828	\$852	2.9%	23	\$1,284	\$1,320	2.8%
24	\$1,068	\$1,104	3.4%	24	\$2,448	\$2,508	2.5%	24	\$840	\$864	2.9%	24	\$1,308	\$1,344	2.8%
25	\$1,104	\$1,140	3.3%	25	\$2,532	\$2,604	2.8%	25	\$864	\$888	2.8%	25	\$1,356	\$1,404	3.5%
26	\$1,140	\$1,176	3.2%	26	\$2,616	\$2,700	3.2%	26	\$900	\$924	2.7%	26	\$1,416	\$1,452	2.5%
27	\$1,200	\$1,224	2.0%	27	\$2,724	\$2,796	2.6%	27	\$936	\$972	3.8%	27	\$1,464	\$1,500	2.5%
28	\$1,236	\$1,272	2.9%	28	\$2,832	\$2,916	3.0%	28	\$984	\$1,008	2.4%	28	\$1,524	\$1,572	3.1%
29	\$1,272	\$1,308	2.8%	29	\$2,928	\$3,012	2.9%	29	\$1,008	\$1,032	2.4%	29	\$1,572	\$1,620	3.1%
30	\$1,308	\$1,344	2.8%	30	\$3,012	\$3,096	2.8%	30	\$1,032	\$1,056	2.3%	30	\$1,620	\$1,656	2.2%
31	\$1,332	\$1,368	2.7%	31	\$3,084	\$3,168	2.7%	31	\$1,056	\$1,080	2.3%	31	\$1,656	\$1,704	2.9%
32	\$1,356	\$1,404	3.5%	32	\$3,120	\$3,204	2.7%	32	\$1,068	\$1,104	3.4%	32	\$1,680	\$1,728	2.9%
33	\$1,368	\$1,416	3.5%	33	\$3,156	\$3,240	2.7%	33	\$1,080	\$1,116	3.3%	33	\$1,692	\$1,740	2.8%
34	\$1,392	\$1,428	2.6%	34	\$3,180	\$3,276	3.0%	34	\$1,092	\$1,128	3.3%	34	\$1,704	\$1,752	2.8%
35	\$1,404	\$1,440	2.6%	35	\$3,204	\$3,300	3.0%	35	\$1,104	\$1,140	3.3%	35	\$1,716	\$1,764	2.8%
36	\$1,416	\$1,452	2.5%	36	\$3,252	\$3,348	3.0%	36	\$1,116	\$1,152	3.2%	36	\$1,740	\$1,788	2.8%
37	\$1,452	\$1,488	2.5%	37	\$3,312	\$3,396	2.5%	37	\$1,128	\$1,164	3.2%	37	\$1,776	\$1,836	3.4%
38	\$1,476	\$1,512	2.4%	38	\$3,396	\$3,492	2.8%	38	\$1,176	\$1,200	2.0%	38	\$1,824	\$1,872	2.6%
39	\$1,524	\$1,572	3.1%	39	\$3,480	\$3,588	3.1%	39	\$1,200	\$1,224	2.0%	39	\$1,872	\$1,920	2.6%
40	\$1,572	\$1,620	3.1%	40	\$3,600	\$3,696	2.7%	40	\$1,236	\$1,272	2.9%	40	\$1,932	\$1,992	3.1%
41	\$1,632	\$1,680	2.9%	41	\$3,732	\$3,828	2.6%	41	\$1,284	\$1,320	2.8%	41	\$1,992	\$2,052	3.0%
42	\$1,680	\$1,728	2.9%	42	\$3,840	\$3,948	2.8%	42	\$1,320	\$1,356	2.7%	42	\$2,064	\$2,124	2.9%
43	\$1,728	\$1,776	2.8%	43	\$3,972	\$4,080	2.7%	43	\$1,356	\$1,404	3.5%	43	\$2,124	\$2,184	2.8%
44	\$1,776	\$1,836	3.4%	44	\$4,092	\$4,212	2.9%	44	\$1,416	\$1,452	2.5%	44	\$2,196	\$2,268	3.3%
45	\$1,848	\$1,896	2.6%	45	\$4,224	\$4,344	2.8%	45	\$1,452	\$1,488	2.5%	45	\$2,268	\$2,328	2.6%
46	\$1,896	\$1,944	2.5%	46	\$4,356	\$4,476	2.8%	46	\$1,500	\$1,548	3.2%	46	\$2,340	\$2,412	3.1%
47	\$1,956	\$2,016	3.1%	47	\$4,488	\$4,620	2.9%	47	\$1,536	\$1,584	3.1%	47	\$2,412	\$2,484	3.0%
48	\$2,028	\$2,076	2.4%	48	\$4,632	\$4,764	2.8%	48	\$1,596	\$1,632	2.3%	48	\$2,484	\$2,556	2.9%
49	\$2,076	\$2,136	2.9%	49	\$4,776	\$4,908	2.8%	49	\$1,644	\$1,692	2.9%	49	\$2,556	\$2,628	2.8%
50	\$2,136	\$2,196	2.8%	50	\$4,908	\$5,052	2.9%	50	\$1,680	\$1,728	2.9%	50	\$2,628	\$2,712	3.2%
51	\$2,196	\$2,268	3.3%	51	\$5,052	\$5,196	2.9%	51	\$1,728	\$1,776	2.8%	51	\$2,712	\$2,784	2.7%
52	\$2,268	\$2,328	2.6%	52	\$5,184	\$5,340	3.0%	52	\$1,776	\$1,836	3.4%	52	\$2,784	\$2,868	3.0%
53	\$2,340	\$2,412	3.1%	53	\$5,352	\$5,508	2.9%	53	\$1,848	\$1,896	2.6%	53	\$2,880	\$2,952	2.5%
54	\$2,412	\$2,484	3.0%	54	\$5,544	\$5,700	2.8%	54	\$1,908	\$1,968	3.1%	54	\$2,976	\$3,060	2.8%
55	\$2,520	\$2,592	2.9%	55	\$5,772	\$5,940	2.9%	55	\$1,980	\$2,040	3.0%	55	\$3,108	\$3,192	2.7%
56	\$2,616	\$2,700	3.2%	56	\$6,012	\$6,192	3.0%	56	\$2,064	\$2,124	2.9%	56	\$3,228	\$3,324	3.0%
57	\$2,736	\$2,808	2.6%	57	\$6,276	\$6,444	2.7%	57	\$2,148	\$2,208	2.8%	57	\$3,372	\$3,468	2.8%
58	\$2,844	\$2,928	3.0%	58	\$6,540	\$6,720	2.8%	58	\$2,244	\$2,304	2.7%	58	\$3,516	\$3,612	2.7%
59	\$2,964	\$3,048	2.8%	59	\$6,804	\$6,996	2.8%	59	\$2,340	\$2,412	3.1%	59	\$3,660	\$3,768	3.0%
60	\$3,096	\$3,180	2.7%	60	\$7,080	\$7,284	2.9%	60	\$2,424	\$2,496	3.0%	60	\$3,804	\$3,912	2.8%
61	\$3,276	\$3,372	2.9%	61	\$7,536	\$7,740	2.7%	61	\$2,580	\$2,652	2.8%	61	\$4,044	\$4,164	3.0%
62	\$3,480	\$3,588	3.1%	62	\$7,992	\$8,220	2.9%	62	\$2,748	\$2,820	2.6%	62	\$4,284	\$4,404	2.8%
63	\$3,696	\$3,804	2.9%	63	\$8,484	\$8,724	2.8%	63	\$2,916	\$3,000	2.9%	63	\$4,548	\$4,680	2.9%
64	\$3,936	\$4,044	2.7%	64	\$9,000	\$9,264	2.9%	64	\$3,096	\$3,180	2.7%	64	\$4,836	\$4,968	2.7%
65+	\$4,176	\$4,296	2.9%	65+	\$9,552	\$9,828	2.9%	65+	\$3,276	\$3,372	2.9%	65+	\$5,136	\$5,280	2.8%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 2

CP Base Rates

Value 8000				Buy Down 6500				MC 2750				Value 5000			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$2,712	\$2,784	2.7%	0	\$5,808	\$5,976	2.9%	0	\$7,812	\$8,028	2.8%	0	\$3,228	\$3,324	3.0%
1	\$1,224	\$1,260	2.9%	1	\$2,616	\$2,700	3.2%	1	\$3,528	\$3,624	2.7%	1	\$1,464	\$1,500	2.5%
2	\$804	\$828	3.0%	2	\$1,716	\$1,764	2.8%	2	\$2,304	\$2,364	2.6%	2	\$960	\$984	2.5%
3	\$732	\$756	3.3%	3	\$1,596	\$1,632	2.3%	3	\$2,136	\$2,196	2.8%	3	\$876	\$900	2.7%
4	\$684	\$708	3.5%	4	\$1,464	\$1,500	2.5%	4	\$1,968	\$2,028	3.0%	4	\$816	\$840	2.9%
5	\$636	\$660	3.8%	5	\$1,356	\$1,404	3.5%	5	\$1,824	\$1,872	2.6%	5	\$756	\$768	1.6%
6	\$600	\$612	2.0%	6	\$1,272	\$1,308	2.8%	6	\$1,704	\$1,752	2.8%	6	\$708	\$732	3.4%
7	\$564	\$576	2.1%	7	\$1,212	\$1,248	3.0%	7	\$1,632	\$1,680	2.9%	7	\$672	\$696	3.6%
8	\$552	\$564	2.2%	8	\$1,188	\$1,212	2.0%	8	\$1,596	\$1,632	2.3%	8	\$660	\$684	3.6%
9	\$552	\$564	2.2%	9	\$1,188	\$1,212	2.0%	9	\$1,596	\$1,632	2.3%	9	\$648	\$672	3.7%
10	\$564	\$576	2.1%	10	\$1,212	\$1,248	3.0%	10	\$1,632	\$1,680	2.9%	10	\$672	\$696	3.6%
11	\$588	\$600	2.0%	11	\$1,260	\$1,296	2.9%	11	\$1,692	\$1,740	2.8%	11	\$696	\$720	3.4%
12	\$624	\$636	1.9%	12	\$1,332	\$1,368	2.7%	12	\$1,788	\$1,848	3.4%	12	\$732	\$756	3.3%
13	\$648	\$672	3.7%	13	\$1,392	\$1,428	2.6%	13	\$1,872	\$1,920	2.6%	13	\$780	\$792	1.5%
14	\$684	\$708	3.5%	14	\$1,488	\$1,536	3.2%	14	\$1,992	\$2,052	3.0%	14	\$828	\$852	2.9%
15	\$732	\$756	3.3%	15	\$1,572	\$1,620	3.1%	15	\$2,124	\$2,184	2.8%	15	\$876	\$900	2.7%
16	\$792	\$816	3.0%	16	\$1,680	\$1,728	2.9%	16	\$2,268	\$2,328	2.6%	16	\$924	\$960	3.9%
17	\$828	\$852	2.9%	17	\$1,776	\$1,836	3.4%	17	\$2,388	\$2,460	3.0%	17	\$996	\$1,020	2.4%
18	\$852	\$876	2.8%	18	\$1,824	\$1,872	2.6%	18	\$2,460	\$2,520	2.4%	18	\$1,020	\$1,044	2.4%
19	\$864	\$888	2.8%	19	\$1,860	\$1,908	2.6%	19	\$2,496	\$2,568	2.9%	19	\$1,032	\$1,056	2.3%
20	\$840	\$864	2.9%	20	\$1,824	\$1,872	2.6%	20	\$2,448	\$2,508	2.5%	20	\$1,008	\$1,032	2.4%
21	\$828	\$852	2.9%	21	\$1,764	\$1,824	3.4%	21	\$2,364	\$2,436	3.0%	21	\$984	\$1,008	2.4%
22	\$780	\$792	1.5%	22	\$1,668	\$1,716	2.9%	22	\$2,256	\$2,316	2.7%	22	\$924	\$960	3.9%
23	\$792	\$816	3.0%	23	\$1,692	\$1,740	2.8%	23	\$2,280	\$2,340	2.6%	23	\$936	\$972	3.8%
24	\$816	\$840	2.9%	24	\$1,728	\$1,776	2.8%	24	\$2,328	\$2,388	2.6%	24	\$972	\$996	2.5%
25	\$840	\$864	2.9%	25	\$1,788	\$1,848	3.4%	25	\$2,400	\$2,472	3.0%	25	\$996	\$1,020	2.4%
26	\$864	\$888	2.8%	26	\$1,860	\$1,908	2.6%	26	\$2,496	\$2,568	2.9%	26	\$1,032	\$1,056	2.3%
27	\$900	\$924	2.7%	27	\$1,932	\$1,992	3.1%	27	\$2,592	\$2,664	2.8%	27	\$1,068	\$1,104	3.4%
28	\$936	\$972	3.8%	28	\$2,004	\$2,064	3.0%	28	\$2,700	\$2,772	2.7%	28	\$1,116	\$1,152	3.2%
29	\$972	\$996	2.5%	29	\$2,076	\$2,136	2.9%	29	\$2,784	\$2,868	3.0%	29	\$1,152	\$1,188	3.1%
30	\$996	\$1,020	2.4%	30	\$2,136	\$2,196	2.8%	30	\$2,880	\$2,952	2.5%	30	\$1,188	\$1,212	2.0%
31	\$1,020	\$1,044	2.4%	31	\$2,172	\$2,232	2.8%	31	\$2,928	\$3,012	2.9%	31	\$1,212	\$1,248	3.0%
32	\$1,032	\$1,056	2.3%	32	\$2,208	\$2,280	3.3%	32	\$2,976	\$3,060	2.8%	32	\$1,224	\$1,260	2.9%
33	\$1,044	\$1,068	2.3%	33	\$2,244	\$2,304	2.7%	33	\$3,000	\$3,084	2.8%	33	\$1,236	\$1,272	2.9%
34	\$1,044	\$1,068	2.3%	34	\$2,256	\$2,316	2.7%	34	\$3,024	\$3,108	2.8%	34	\$1,248	\$1,284	2.9%
35	\$1,056	\$1,080	2.3%	35	\$2,280	\$2,340	2.6%	35	\$3,048	\$3,144	3.1%	35	\$1,260	\$1,296	2.9%
36	\$1,068	\$1,104	3.4%	36	\$2,304	\$2,364	2.6%	36	\$3,096	\$3,180	2.7%	36	\$1,272	\$1,308	2.8%
37	\$1,092	\$1,128	3.3%	37	\$2,340	\$2,412	3.1%	37	\$3,156	\$3,240	2.7%	37	\$1,296	\$1,332	2.8%
38	\$1,116	\$1,152	3.2%	38	\$2,400	\$2,472	3.0%	38	\$3,228	\$3,324	3.0%	38	\$1,332	\$1,368	2.7%
39	\$1,152	\$1,188	3.1%	39	\$2,472	\$2,532	2.4%	39	\$3,324	\$3,408	2.5%	39	\$1,368	\$1,416	3.5%
40	\$1,188	\$1,212	2.0%	40	\$2,556	\$2,628	2.8%	40	\$3,432	\$3,528	2.8%	40	\$1,416	\$1,452	2.5%
41	\$1,236	\$1,272	2.9%	41	\$2,628	\$2,712	3.2%	41	\$3,552	\$3,648	2.7%	41	\$1,464	\$1,500	2.5%
42	\$1,272	\$1,308	2.8%	42	\$2,724	\$2,796	2.6%	42	\$3,660	\$3,768	3.0%	42	\$1,512	\$1,560	3.2%
43	\$1,308	\$1,344	2.8%	43	\$2,808	\$2,892	3.0%	43	\$3,780	\$3,888	2.9%	43	\$1,560	\$1,608	3.1%
44	\$1,344	\$1,392	3.6%	44	\$2,904	\$2,988	2.9%	44	\$3,888	\$4,008	3.1%	44	\$1,620	\$1,656	2.2%
45	\$1,392	\$1,428	2.6%	45	\$2,988	\$3,072	2.8%	45	\$4,020	\$4,128	2.7%	45	\$1,656	\$1,704	2.9%
46	\$1,440	\$1,476	2.5%	46	\$3,084	\$3,168	2.7%	46	\$4,152	\$4,260	2.6%	46	\$1,716	\$1,764	2.8%
47	\$1,476	\$1,512	2.4%	47	\$3,180	\$3,276	3.0%	47	\$4,272	\$4,392	2.8%	47	\$1,764	\$1,824	3.4%
48	\$1,524	\$1,572	3.1%	48	\$3,276	\$3,372	2.9%	48	\$4,404	\$4,524	2.7%	48	\$1,824	\$1,872	2.6%
49	\$1,572	\$1,620	3.1%	49	\$3,372	\$3,468	2.8%	49	\$4,536	\$4,668	2.9%	49	\$1,872	\$1,920	2.6%
50	\$1,620	\$1,656	2.2%	50	\$3,468	\$3,576	3.1%	50	\$4,668	\$4,800	2.8%	50	\$1,932	\$1,992	3.1%
51	\$1,668	\$1,716	2.9%	51	\$3,576	\$3,672	2.7%	51	\$4,812	\$4,944	2.7%	51	\$1,980	\$2,040	3.0%
52	\$1,716	\$1,764	2.8%	52	\$3,672	\$3,780	2.9%	52	\$4,944	\$5,088	2.9%	52	\$2,052	\$2,100	2.3%
53	\$1,764	\$1,824	3.4%	53	\$3,792	\$3,900	2.8%	53	\$5,100	\$5,244	2.8%	53	\$2,112	\$2,172	2.8%
54	\$1,836	\$1,884	2.6%	54	\$3,936	\$4,044	2.7%	54	\$5,280	\$5,424	2.7%	54	\$2,184	\$2,244	2.7%
55	\$1,908	\$1,968	3.1%	55	\$4,080	\$4,200	2.9%	55	\$5,496	\$5,652	2.8%	55	\$2,268	\$2,328	2.6%
56	\$1,980	\$2,040	3.0%	56	\$4,260	\$4,380	2.8%	56	\$5,724	\$5,892	2.9%	56	\$2,364	\$2,436	3.0%
57	\$2,076	\$2,136	2.9%	57	\$4,440	\$4,560	2.7%	57	\$5,964	\$6,132	2.8%	57	\$2,472	\$2,532	2.4%
58	\$2,148	\$2,208	2.8%	58	\$4,632	\$4,764	2.8%	58	\$6,216	\$6,396	2.9%	58	\$2,568	\$2,640	2.8%
59	\$2,256	\$2,316	2.7%	59	\$4,824	\$4,956	2.7%	59	\$6,492	\$6,672	2.8%	59	\$2,688	\$2,760	2.7%
60	\$2,340	\$2,412	3.1%	60	\$5,028	\$5,172	2.9%	60	\$6,756	\$6,948	2.8%	60	\$2,784	\$2,868	3.0%
61	\$2,484	\$2,556	2.9%	61	\$5,328	\$5,484	2.9%	61	\$7,164	\$7,368	2.8%	61	\$2,964	\$3,048	2.8%
62	\$2,628	\$2,712	3.2%	62	\$5,664	\$5,820	2.8%	62	\$7,608	\$7,824	2.8%	62	\$3,144	\$3,228	2.7%
63	\$2,796	\$2,880	3.0%	63	\$6,000	\$6,168	2.8%	63	\$8,076	\$8,304	2.8%	63	\$3,336	\$3,432	2.9%
64	\$2,964	\$3,048	2.8%	64	\$6,372	\$6,552	2.8%	64	\$8,568	\$8,820	2.9%	64	\$3,540	\$3,636	2.7%
65+	\$3,156	\$3,240	2.7%	65+	\$6,768	\$6,960	2.8%	65+	\$9,096	\$9,348	2.8%	65+	\$3,756	\$3,864	2.9%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 3

CP Base Rates

MC 3500				MC 5000				MC 7500 with Unlimited PCVs + Dent				High Deductible MC 3500 (HSA Compatible)			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$5,724	\$5,892	2.9%	0	\$5,064	\$5,208	2.8%	0	\$4,068	\$4,188	2.9%	0	\$3,756	\$3,864	2.9%
1	\$2,580	\$2,652	2.8%	1	\$2,292	\$2,352	2.6%	1	\$1,848	\$1,896	2.6%	1	\$1,692	\$1,740	2.8%
2	\$1,692	\$1,740	2.8%	2	\$1,488	\$1,536	3.2%	2	\$1,200	\$1,224	2.0%	2	\$1,104	\$1,140	3.3%
3	\$1,560	\$1,608	3.1%	3	\$1,392	\$1,428	2.6%	3	\$1,116	\$1,152	3.2%	3	\$1,032	\$1,056	2.3%
4	\$1,440	\$1,476	2.5%	4	\$1,272	\$1,308	2.8%	4	\$1,032	\$1,056	2.3%	4	\$936	\$972	3.8%
5	\$1,332	\$1,368	2.7%	5	\$1,188	\$1,212	2.0%	5	\$960	\$984	2.5%	5	\$876	\$900	2.7%
6	\$1,260	\$1,296	2.9%	6	\$1,104	\$1,140	3.3%	6	\$888	\$912	2.7%	6	\$816	\$840	2.9%
7	\$1,200	\$1,224	2.0%	7	\$1,056	\$1,080	2.3%	7	\$852	\$876	2.8%	7	\$780	\$792	1.5%
8	\$1,152	\$1,188	3.1%	8	\$1,032	\$1,056	2.3%	8	\$828	\$852	2.9%	8	\$768	\$780	1.6%
9	\$1,152	\$1,188	3.1%	9	\$1,032	\$1,056	2.3%	9	\$828	\$852	2.9%	9	\$768	\$780	1.6%
10	\$1,188	\$1,212	2.0%	10	\$1,056	\$1,080	2.3%	10	\$852	\$876	2.8%	10	\$780	\$792	1.5%
11	\$1,248	\$1,284	2.9%	11	\$1,092	\$1,128	3.3%	11	\$888	\$912	2.7%	11	\$816	\$840	2.9%
12	\$1,320	\$1,356	2.7%	12	\$1,176	\$1,200	2.0%	12	\$936	\$972	3.8%	12	\$864	\$888	2.8%
13	\$1,368	\$1,416	3.5%	13	\$1,212	\$1,248	3.0%	13	\$984	\$1,008	2.4%	13	\$888	\$912	2.7%
14	\$1,464	\$1,500	2.5%	14	\$1,296	\$1,332	2.8%	14	\$1,044	\$1,068	2.3%	14	\$960	\$984	2.5%
15	\$1,560	\$1,608	3.1%	15	\$1,392	\$1,428	2.6%	15	\$1,104	\$1,140	3.3%	15	\$1,020	\$1,044	2.4%
16	\$1,656	\$1,704	2.9%	16	\$1,464	\$1,500	2.5%	16	\$1,188	\$1,212	2.0%	16	\$1,080	\$1,116	3.3%
17	\$1,752	\$1,800	2.7%	17	\$1,548	\$1,596	3.1%	17	\$1,248	\$1,284	2.9%	17	\$1,140	\$1,176	3.2%
18	\$1,788	\$1,848	3.4%	18	\$1,596	\$1,632	2.3%	18	\$1,272	\$1,308	2.8%	18	\$1,176	\$1,200	2.0%
19	\$1,836	\$1,884	2.6%	19	\$1,620	\$1,656	2.2%	19	\$1,296	\$1,332	2.8%	19	\$1,200	\$1,224	2.0%
20	\$1,788	\$1,848	3.4%	20	\$1,572	\$1,620	3.1%	20	\$1,272	\$1,308	2.8%	20	\$1,176	\$1,200	2.0%
21	\$1,740	\$1,788	2.8%	21	\$1,536	\$1,584	3.1%	21	\$1,236	\$1,272	2.9%	21	\$1,128	\$1,164	3.2%
22	\$1,644	\$1,692	2.9%	22	\$1,452	\$1,488	2.5%	22	\$1,176	\$1,200	2.0%	22	\$1,080	\$1,116	3.3%
23	\$1,668	\$1,716	2.9%	23	\$1,476	\$1,512	2.4%	23	\$1,188	\$1,212	2.0%	23	\$1,092	\$1,128	3.3%
24	\$1,704	\$1,752	2.8%	24	\$1,512	\$1,560	3.2%	24	\$1,224	\$1,260	2.9%	24	\$1,116	\$1,152	3.2%
25	\$1,764	\$1,824	3.4%	25	\$1,560	\$1,608	3.1%	25	\$1,260	\$1,296	2.9%	25	\$1,152	\$1,188	3.1%
26	\$1,836	\$1,884	2.6%	26	\$1,620	\$1,656	2.2%	26	\$1,296	\$1,332	2.8%	26	\$1,200	\$1,224	2.0%
27	\$1,908	\$1,968	3.1%	27	\$1,680	\$1,728	2.9%	27	\$1,356	\$1,404	3.5%	27	\$1,248	\$1,284	2.9%
28	\$1,980	\$2,040	3.0%	28	\$1,752	\$1,800	2.7%	28	\$1,416	\$1,452	2.5%	28	\$1,296	\$1,332	2.8%
29	\$2,052	\$2,100	2.3%	29	\$1,812	\$1,860	2.6%	29	\$1,452	\$1,488	2.5%	29	\$1,332	\$1,368	2.7%
30	\$2,100	\$2,160	2.9%	30	\$1,860	\$1,908	2.6%	30	\$1,500	\$1,548	3.2%	30	\$1,368	\$1,416	3.5%
31	\$2,148	\$2,208	2.8%	31	\$1,896	\$1,944	2.5%	31	\$1,524	\$1,572	3.1%	31	\$1,404	\$1,440	2.6%
32	\$2,172	\$2,232	2.8%	32	\$1,920	\$1,980	3.1%	32	\$1,548	\$1,596	3.1%	32	\$1,428	\$1,464	2.5%
33	\$2,196	\$2,268	3.3%	33	\$1,944	\$2,004	3.1%	33	\$1,560	\$1,608	3.1%	33	\$1,440	\$1,476	2.5%
34	\$2,208	\$2,280	3.3%	34	\$1,956	\$2,016	3.1%	34	\$1,572	\$1,620	3.1%	34	\$1,452	\$1,488	2.5%
35	\$2,244	\$2,304	2.7%	35	\$1,980	\$2,040	3.0%	35	\$1,596	\$1,632	2.3%	35	\$1,464	\$1,500	2.5%
36	\$2,268	\$2,328	2.6%	36	\$2,004	\$2,064	3.0%	36	\$1,620	\$1,656	2.2%	36	\$1,488	\$1,536	3.2%
37	\$2,316	\$2,376	2.6%	37	\$2,052	\$2,100	2.3%	37	\$1,644	\$1,692	2.9%	37	\$1,512	\$1,560	3.2%
38	\$2,364	\$2,436	3.0%	38	\$2,100	\$2,160	2.9%	38	\$1,680	\$1,728	2.9%	38	\$1,548	\$1,596	3.1%
39	\$2,448	\$2,508	2.5%	39	\$2,160	\$2,220	2.8%	39	\$1,728	\$1,776	2.8%	39	\$1,596	\$1,632	2.3%
40	\$2,520	\$2,592	2.9%	40	\$2,232	\$2,292	2.7%	40	\$1,788	\$1,848	3.4%	40	\$1,644	\$1,692	2.9%
41	\$2,592	\$2,664	2.8%	41	\$2,304	\$2,364	2.6%	41	\$1,848	\$1,896	2.6%	41	\$1,704	\$1,752	2.8%
42	\$2,688	\$2,760	2.7%	42	\$2,376	\$2,448	3.0%	42	\$1,908	\$1,968	3.1%	42	\$1,752	\$1,800	2.7%
43	\$2,772	\$2,856	3.0%	43	\$2,460	\$2,520	2.4%	43	\$1,968	\$2,028	3.0%	43	\$1,812	\$1,860	2.6%
44	\$2,868	\$2,940	2.5%	44	\$2,532	\$2,604	2.8%	44	\$2,040	\$2,088	2.4%	44	\$1,872	\$1,920	2.6%
45	\$2,952	\$3,036	2.8%	45	\$2,604	\$2,676	2.8%	45	\$2,100	\$2,160	2.9%	45	\$1,932	\$1,992	3.1%
46	\$3,036	\$3,132	3.2%	46	\$2,688	\$2,760	2.7%	46	\$2,160	\$2,220	2.8%	46	\$1,980	\$2,040	3.0%
47	\$3,132	\$3,216	2.7%	47	\$2,772	\$2,856	3.0%	47	\$2,232	\$2,292	2.7%	47	\$2,052	\$2,100	2.3%
48	\$3,228	\$3,324	3.0%	48	\$2,868	\$2,940	2.5%	48	\$2,304	\$2,364	2.6%	48	\$2,112	\$2,172	2.8%
49	\$3,336	\$3,432	2.9%	49	\$2,940	\$3,024	2.9%	49	\$2,364	\$2,436	3.0%	49	\$2,172	\$2,232	2.8%
50	\$3,420	\$3,516	2.8%	50	\$3,024	\$3,108	2.8%	50	\$2,448	\$2,508	2.5%	50	\$2,244	\$2,304	2.7%
51	\$3,528	\$3,624	2.7%	51	\$3,120	\$3,204	2.7%	51	\$2,508	\$2,580	2.9%	51	\$2,304	\$2,364	2.6%
52	\$3,624	\$3,732	3.0%	52	\$3,204	\$3,300	3.0%	52	\$2,580	\$2,652	2.8%	52	\$2,376	\$2,448	3.0%
53	\$3,744	\$3,840	2.6%	53	\$3,312	\$3,396	2.5%	53	\$2,664	\$2,736	2.7%	53	\$2,448	\$2,508	2.5%
54	\$3,876	\$3,984	2.8%	54	\$3,420	\$3,516	2.8%	54	\$2,760	\$2,844	3.0%	54	\$2,532	\$2,604	2.8%
55	\$4,032	\$4,152	3.0%	55	\$3,564	\$3,660	2.7%	55	\$2,868	\$2,940	2.5%	55	\$2,628	\$2,712	3.2%
56	\$4,200	\$4,320	2.9%	56	\$3,720	\$3,816	2.6%	56	\$2,988	\$3,072	2.8%	56	\$2,748	\$2,820	2.6%
57	\$4,380	\$4,500	2.7%	57	\$3,864	\$3,972	2.8%	57	\$3,120	\$3,204	2.7%	57	\$2,868	\$2,940	2.5%
58	\$4,572	\$4,692	2.6%	58	\$4,032	\$4,152	3.0%	58	\$3,240	\$3,336	3.0%	58	\$2,988	\$3,072	2.8%
59	\$4,752	\$4,896	3.0%	59	\$4,212	\$4,332	2.8%	59	\$3,384	\$3,480	2.8%	59	\$3,120	\$3,204	2.7%
60	\$4,944	\$5,088	2.9%	60	\$4,380	\$4,500	2.7%	60	\$3,528	\$3,624	2.7%	60	\$3,240	\$3,336	3.0%
61	\$5,256	\$5,400	2.7%	61	\$4,644	\$4,776	2.8%	61	\$3,744	\$3,840	2.6%	61	\$3,432	\$3,528	2.8%
62	\$5,580	\$5,748	3.0%	62	\$4,932	\$5,076	2.9%	62	\$3,972	\$4,080	2.7%	62	\$3,648	\$3,756	3.0%
63	\$5,928	\$6,096	2.8%	63	\$5,244	\$5,388	2.7%	63	\$4,212	\$4,332	2.8%	63	\$3,876	\$3,984	2.8%
64	\$6,288	\$6,456	2.7%	64	\$5,556	\$5,712	2.8%	64	\$4,476	\$4,608	2.9%	64	\$4,104	\$4,224	2.9%
65+	\$6,684	\$6,864	2.7%	65+	\$5,904	\$6,072	2.8%	65+	\$4,740	\$4,884	3.0%	65+	\$4,368	\$4,488	2.7%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 3

CP Base Rates

High Deductible MC 5500 (HSA Compatible)				MC 1750				Preventative and Hospital Care 3000 (HSA Compatible)				Value 2500			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$3,108	\$3,192	2.7%	0	\$7,116	\$7,308	2.7%	0	\$2,448	\$2,508	2.5%	0	\$3,816	\$3,924	2.8%
1	\$1,404	\$1,440	2.6%	1	\$3,204	\$3,300	3.0%	1	\$1,104	\$1,140	3.3%	1	\$1,728	\$1,776	2.8%
2	\$912	\$936	2.6%	2	\$2,100	\$2,160	2.9%	2	\$720	\$744	3.3%	2	\$1,116	\$1,152	3.2%
3	\$852	\$876	2.8%	3	\$1,944	\$2,004	3.1%	3	\$672	\$696	3.6%	3	\$1,044	\$1,068	2.3%
4	\$780	\$792	1.5%	4	\$1,788	\$1,848	3.4%	4	\$612	\$624	2.0%	4	\$972	\$996	2.5%
5	\$720	\$744	3.3%	5	\$1,668	\$1,716	2.9%	5	\$576	\$588	2.1%	5	\$888	\$912	2.7%
6	\$672	\$696	3.6%	6	\$1,548	\$1,596	3.1%	6	\$540	\$552	2.2%	6	\$840	\$864	2.9%
7	\$648	\$672	3.7%	7	\$1,488	\$1,536	3.2%	7	\$504	\$528	4.8%	7	\$804	\$828	3.0%
8	\$636	\$660	3.8%	8	\$1,452	\$1,488	2.5%	8	\$492	\$516	4.9%	8	\$780	\$792	1.5%
9	\$624	\$636	1.9%	9	\$1,440	\$1,476	2.5%	9	\$492	\$516	4.9%	9	\$780	\$792	1.5%
10	\$648	\$672	3.7%	10	\$1,476	\$1,512	2.4%	10	\$504	\$528	4.8%	10	\$792	\$816	3.0%
11	\$672	\$696	3.6%	11	\$1,536	\$1,584	3.1%	11	\$540	\$552	2.2%	11	\$828	\$852	2.9%
12	\$708	\$732	3.4%	12	\$1,644	\$1,692	2.9%	12	\$564	\$576	2.1%	12	\$876	\$900	2.7%
13	\$732	\$756	3.3%	13	\$1,704	\$1,752	2.8%	13	\$588	\$600	2.0%	13	\$912	\$936	2.6%
14	\$792	\$816	3.0%	14	\$1,824	\$1,872	2.6%	14	\$624	\$636	1.9%	14	\$984	\$1,008	2.4%
15	\$840	\$864	2.9%	15	\$1,932	\$1,992	3.1%	15	\$660	\$684	3.6%	15	\$1,044	\$1,068	2.3%
16	\$900	\$924	2.7%	16	\$2,064	\$2,124	2.9%	16	\$708	\$732	3.4%	16	\$1,104	\$1,140	3.3%
17	\$960	\$984	2.5%	17	\$2,172	\$2,232	2.8%	17	\$756	\$768	1.6%	17	\$1,176	\$1,200	2.0%
18	\$972	\$996	2.5%	18	\$2,232	\$2,292	2.7%	18	\$768	\$780	1.6%	18	\$1,200	\$1,224	2.0%
19	\$996	\$1,020	2.4%	19	\$2,280	\$2,340	2.6%	19	\$780	\$792	1.5%	19	\$1,224	\$1,260	2.9%
20	\$972	\$996	2.5%	20	\$2,232	\$2,292	2.7%	20	\$768	\$780	1.6%	20	\$1,200	\$1,224	2.0%
21	\$936	\$972	3.8%	21	\$2,160	\$2,220	2.8%	21	\$732	\$756	3.3%	21	\$1,152	\$1,188	3.1%
22	\$888	\$912	2.7%	22	\$2,052	\$2,100	2.3%	22	\$696	\$720	3.4%	22	\$1,092	\$1,128	3.3%
23	\$900	\$924	2.7%	23	\$2,076	\$2,136	2.9%	23	\$708	\$732	3.4%	23	\$1,116	\$1,152	3.2%
24	\$924	\$960	3.9%	24	\$2,124	\$2,184	2.8%	24	\$720	\$744	3.3%	24	\$1,140	\$1,176	3.2%
25	\$960	\$984	2.5%	25	\$2,184	\$2,244	2.7%	25	\$756	\$768	1.6%	25	\$1,176	\$1,200	2.0%
26	\$996	\$1,020	2.4%	26	\$2,280	\$2,340	2.6%	26	\$780	\$792	1.5%	26	\$1,224	\$1,260	2.9%
27	\$1,032	\$1,056	2.3%	27	\$2,364	\$2,436	3.0%	27	\$816	\$840	2.9%	27	\$1,272	\$1,308	2.8%
28	\$1,068	\$1,104	3.4%	28	\$2,460	\$2,520	2.4%	28	\$840	\$864	2.9%	28	\$1,320	\$1,356	2.7%
29	\$1,104	\$1,140	3.3%	29	\$2,544	\$2,616	2.8%	29	\$876	\$900	2.7%	29	\$1,356	\$1,404	3.5%
30	\$1,140	\$1,176	3.2%	30	\$2,604	\$2,676	2.8%	30	\$900	\$924	2.7%	30	\$1,404	\$1,440	2.6%
31	\$1,152	\$1,188	3.1%	31	\$2,676	\$2,748	2.7%	31	\$912	\$936	2.6%	31	\$1,440	\$1,476	2.5%
32	\$1,188	\$1,212	2.0%	32	\$2,712	\$2,784	2.7%	32	\$924	\$960	3.9%	32	\$1,452	\$1,488	2.5%
33	\$1,200	\$1,224	2.0%	33	\$2,736	\$2,808	2.6%	33	\$936	\$972	3.8%	33	\$1,464	\$1,500	2.5%
34	\$1,200	\$1,224	2.0%	34	\$2,760	\$2,844	3.0%	34	\$936	\$972	3.8%	34	\$1,476	\$1,512	2.4%
35	\$1,212	\$1,248	3.0%	35	\$2,784	\$2,868	3.0%	35	\$960	\$984	2.5%	35	\$1,488	\$1,536	3.2%
36	\$1,236	\$1,272	2.9%	36	\$2,820	\$2,904	3.0%	36	\$972	\$996	2.5%	36	\$1,512	\$1,560	3.2%
37	\$1,248	\$1,284	2.9%	37	\$2,880	\$2,952	2.5%	37	\$996	\$1,020	2.4%	37	\$1,536	\$1,584	3.1%
38	\$1,284	\$1,320	2.8%	38	\$2,940	\$3,024	2.9%	38	\$1,008	\$1,032	2.4%	38	\$1,572	\$1,620	3.1%
39	\$1,320	\$1,356	2.7%	39	\$3,024	\$3,108	2.8%	39	\$1,044	\$1,068	2.3%	39	\$1,632	\$1,680	2.9%
40	\$1,356	\$1,404	3.5%	40	\$3,132	\$3,216	2.7%	40	\$1,068	\$1,104	3.4%	40	\$1,680	\$1,728	2.9%
41	\$1,416	\$1,452	2.5%	41	\$3,228	\$3,324	3.0%	41	\$1,104	\$1,140	3.3%	41	\$1,728	\$1,776	2.8%
42	\$1,452	\$1,488	2.5%	42	\$3,336	\$3,432	2.9%	42	\$1,140	\$1,176	3.2%	42	\$1,788	\$1,848	3.4%
43	\$1,500	\$1,548	3.2%	43	\$3,432	\$3,528	2.8%	43	\$1,188	\$1,212	2.0%	43	\$1,848	\$1,896	2.6%
44	\$1,548	\$1,596	3.1%	44	\$3,552	\$3,648	2.7%	44	\$1,224	\$1,260	2.9%	44	\$1,908	\$1,968	3.1%
45	\$1,596	\$1,632	2.3%	45	\$3,660	\$3,768	3.0%	45	\$1,260	\$1,296	2.9%	45	\$1,968	\$2,028	3.0%
46	\$1,644	\$1,692	2.9%	46	\$3,780	\$3,888	2.9%	46	\$1,296	\$1,332	2.8%	46	\$2,028	\$2,076	2.4%
47	\$1,692	\$1,740	2.8%	47	\$3,888	\$4,008	3.1%	47	\$1,332	\$1,368	2.7%	47	\$2,088	\$2,148	2.9%
48	\$1,752	\$1,800	2.7%	48	\$4,008	\$4,116	2.7%	48	\$1,368	\$1,416	3.5%	48	\$2,148	\$2,208	2.8%
49	\$1,812	\$1,860	2.6%	49	\$4,140	\$4,248	2.6%	49	\$1,428	\$1,464	2.5%	49	\$2,208	\$2,280	3.3%
50	\$1,860	\$1,908	2.6%	50	\$4,248	\$4,368	2.8%	50	\$1,464	\$1,500	2.5%	50	\$2,292	\$2,352	2.6%
51	\$1,908	\$1,968	3.1%	51	\$4,380	\$4,500	2.7%	51	\$1,500	\$1,548	3.2%	51	\$2,352	\$2,424	3.1%
52	\$1,956	\$2,016	3.1%	52	\$4,500	\$4,632	2.9%	52	\$1,548	\$1,596	3.1%	52	\$2,412	\$2,484	3.0%
53	\$2,028	\$2,076	2.4%	53	\$4,644	\$4,776	2.8%	53	\$1,608	\$1,644	2.2%	53	\$2,496	\$2,568	2.9%
54	\$2,100	\$2,160	2.9%	54	\$4,812	\$4,944	2.7%	54	\$1,656	\$1,704	2.9%	54	\$2,580	\$2,652	2.8%
55	\$2,184	\$2,244	2.7%	55	\$5,016	\$5,148	2.6%	55	\$1,716	\$1,764	2.8%	55	\$2,688	\$2,760	2.7%
56	\$2,280	\$2,340	2.6%	56	\$5,220	\$5,364	2.8%	56	\$1,788	\$1,848	3.4%	56	\$2,796	\$2,880	3.0%
57	\$2,364	\$2,436	3.0%	57	\$5,436	\$5,580	2.6%	57	\$1,872	\$1,920	2.6%	57	\$2,916	\$3,000	2.9%
58	\$2,472	\$2,532	2.4%	58	\$5,664	\$5,820	2.8%	58	\$1,944	\$2,004	3.1%	58	\$3,036	\$3,132	3.2%
59	\$2,568	\$2,640	2.8%	59	\$5,904	\$6,072	2.8%	59	\$2,028	\$2,076	2.4%	59	\$3,168	\$3,252	2.7%
60	\$2,688	\$2,760	2.7%	60	\$6,144	\$6,312	2.7%	60	\$2,112	\$2,172	2.8%	60	\$3,312	\$3,396	2.5%
61	\$2,844	\$2,928	3.0%	61	\$6,528	\$6,708	2.8%	61	\$2,244	\$2,304	2.7%	61	\$3,516	\$3,612	2.7%
62	\$3,024	\$3,108	2.8%	62	\$6,936	\$7,128	2.8%	62	\$2,376	\$2,448	3.0%	62	\$3,732	\$3,828	2.6%
63	\$3,204	\$3,300	3.0%	63	\$7,356	\$7,560	2.8%	63	\$2,532	\$2,604	2.8%	63	\$3,960	\$4,068	2.7%
64	\$3,408	\$3,504	2.8%	64	\$7,812	\$8,028	2.8%	64	\$2,688	\$2,760	2.7%	64	\$4,200	\$4,320	2.9%
65+	\$3,612	\$3,720	3.0%	65+	\$8,292	\$8,532	2.9%	65+	\$2,844	\$2,928	3.0%	65+	\$4,452	\$4,584	3.0%



## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 3

CP Base Rates

Value 8000				Buy Down 6500				MC 2750				Value 5000			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$2,340	\$2,412	3.1%	0	\$5,040	\$5,184	2.9%	0	\$6,768	\$6,960	2.8%	0	\$2,796	\$2,880	3.0%
1	\$1,056	\$1,080	2.3%	1	\$2,280	\$2,340	2.6%	1	\$3,048	\$3,144	3.1%	1	\$1,260	\$1,296	2.9%
2	\$684	\$708	3.5%	2	\$1,488	\$1,536	3.2%	2	\$1,992	\$2,052	3.0%	2	\$828	\$852	2.9%
3	\$636	\$660	3.8%	3	\$1,368	\$1,416	3.5%	3	\$1,860	\$1,908	2.6%	3	\$768	\$780	1.6%
4	\$588	\$600	2.0%	4	\$1,272	\$1,308	2.8%	4	\$1,704	\$1,752	2.8%	4	\$696	\$720	3.4%
5	\$552	\$564	2.2%	5	\$1,176	\$1,200	2.0%	5	\$1,572	\$1,620	3.1%	5	\$648	\$672	3.7%
6	\$504	\$528	4.8%	6	\$1,104	\$1,140	3.3%	6	\$1,488	\$1,536	3.2%	6	\$612	\$624	2.0%
7	\$492	\$516	4.9%	7	\$1,056	\$1,080	2.3%	7	\$1,416	\$1,452	2.5%	7	\$588	\$600	2.0%
8	\$468	\$480	2.6%	8	\$1,020	\$1,044	2.4%	8	\$1,368	\$1,416	3.5%	8	\$576	\$588	2.1%
9	\$468	\$480	2.6%	9	\$1,020	\$1,044	2.4%	9	\$1,368	\$1,416	3.5%	9	\$576	\$588	2.1%
10	\$480	\$492	2.5%	10	\$1,044	\$1,068	2.3%	10	\$1,416	\$1,452	2.5%	10	\$588	\$600	2.0%
11	\$504	\$528	4.8%	11	\$1,092	\$1,128	3.3%	11	\$1,476	\$1,512	2.4%	11	\$612	\$624	2.0%
12	\$540	\$552	2.2%	12	\$1,152	\$1,188	3.1%	12	\$1,548	\$1,596	3.1%	12	\$648	\$672	3.7%
13	\$564	\$576	2.1%	13	\$1,212	\$1,248	3.0%	13	\$1,620	\$1,656	2.2%	13	\$672	\$696	3.6%
14	\$600	\$612	2.0%	14	\$1,284	\$1,320	2.8%	14	\$1,728	\$1,776	2.8%	14	\$708	\$732	3.4%
15	\$636	\$660	3.8%	15	\$1,368	\$1,416	3.5%	15	\$1,848	\$1,896	2.6%	15	\$768	\$780	1.6%
16	\$672	\$696	3.6%	16	\$1,464	\$1,500	2.5%	16	\$1,956	\$2,016	3.1%	16	\$816	\$840	2.9%
17	\$708	\$732	3.4%	17	\$1,536	\$1,584	3.1%	17	\$2,076	\$2,136	2.9%	17	\$852	\$876	2.8%
18	\$732	\$756	3.3%	18	\$1,572	\$1,620	3.1%	18	\$2,124	\$2,184	2.8%	18	\$876	\$900	2.7%
19	\$756	\$768	1.6%	19	\$1,620	\$1,656	2.2%	19	\$2,160	\$2,220	2.8%	19	\$888	\$912	2.7%
20	\$732	\$756	3.3%	20	\$1,572	\$1,620	3.1%	20	\$2,112	\$2,172	2.8%	20	\$876	\$900	2.7%
21	\$708	\$732	3.4%	21	\$1,524	\$1,572	3.1%	21	\$2,064	\$2,124	2.9%	21	\$852	\$876	2.8%
22	\$672	\$696	3.6%	22	\$1,452	\$1,488	2.5%	22	\$1,944	\$2,004	3.1%	22	\$804	\$828	3.0%
23	\$684	\$708	3.5%	23	\$1,476	\$1,512	2.4%	23	\$1,968	\$2,028	3.0%	23	\$816	\$840	2.9%
24	\$696	\$720	3.4%	24	\$1,500	\$1,548	3.2%	24	\$2,028	\$2,076	2.4%	24	\$840	\$864	2.9%
25	\$720	\$744	3.3%	25	\$1,548	\$1,596	3.1%	25	\$2,088	\$2,148	2.9%	25	\$864	\$888	2.8%
26	\$756	\$768	1.6%	26	\$1,620	\$1,656	2.2%	26	\$2,160	\$2,220	2.8%	26	\$888	\$912	2.7%
27	\$780	\$792	1.5%	27	\$1,680	\$1,728	2.9%	27	\$2,256	\$2,316	2.7%	27	\$924	\$960	3.9%
28	\$816	\$840	2.9%	28	\$1,740	\$1,788	2.8%	28	\$2,340	\$2,412	3.1%	28	\$972	\$996	2.5%
29	\$840	\$864	2.9%	29	\$1,812	\$1,860	2.6%	29	\$2,412	\$2,484	3.0%	29	\$1,008	\$1,032	2.4%
30	\$864	\$888	2.8%	30	\$1,848	\$1,896	2.6%	30	\$2,496	\$2,568	2.9%	30	\$1,032	\$1,056	2.3%
31	\$876	\$900	2.7%	31	\$1,884	\$1,932	2.5%	31	\$2,544	\$2,616	2.8%	31	\$1,044	\$1,068	2.3%
32	\$888	\$912	2.7%	32	\$1,920	\$1,980	3.1%	32	\$2,580	\$2,652	2.8%	32	\$1,068	\$1,104	3.4%
33	\$900	\$924	2.7%	33	\$1,932	\$1,992	3.1%	33	\$2,604	\$2,676	2.8%	33	\$1,068	\$1,104	3.4%
34	\$900	\$924	2.7%	34	\$1,944	\$2,004	3.1%	34	\$2,616	\$2,700	3.2%	34	\$1,080	\$1,116	3.3%
35	\$912	\$936	2.6%	35	\$1,968	\$2,028	3.0%	35	\$2,640	\$2,724	3.2%	35	\$1,092	\$1,128	3.3%
36	\$924	\$960	3.9%	36	\$1,992	\$2,052	3.0%	36	\$2,688	\$2,760	2.7%	36	\$1,104	\$1,140	3.3%
37	\$936	\$972	3.8%	37	\$2,040	\$2,088	2.4%	37	\$2,736	\$2,808	2.6%	37	\$1,128	\$1,164	3.2%
38	\$972	\$996	2.5%	38	\$2,088	\$2,148	2.9%	38	\$2,796	\$2,880	3.0%	38	\$1,152	\$1,188	3.1%
39	\$1,008	\$1,032	2.4%	39	\$2,148	\$2,208	2.8%	39	\$2,892	\$2,964	2.5%	39	\$1,200	\$1,224	2.0%
40	\$1,032	\$1,056	2.3%	40	\$2,208	\$2,280	3.3%	40	\$2,976	\$3,060	2.8%	40	\$1,236	\$1,272	2.9%
41	\$1,068	\$1,104	3.4%	41	\$2,292	\$2,352	2.6%	41	\$3,084	\$3,168	2.7%	41	\$1,272	\$1,308	2.8%
42	\$1,092	\$1,128	3.3%	42	\$2,364	\$2,436	3.0%	42	\$3,168	\$3,252	2.7%	42	\$1,308	\$1,344	2.8%
43	\$1,128	\$1,164	3.2%	43	\$2,424	\$2,496	3.0%	43	\$3,264	\$3,360	2.9%	43	\$1,344	\$1,392	3.6%
44	\$1,176	\$1,200	2.0%	44	\$2,520	\$2,592	2.9%	44	\$3,384	\$3,480	2.8%	44	\$1,404	\$1,440	2.6%
45	\$1,212	\$1,248	3.0%	45	\$2,592	\$2,664	2.8%	45	\$3,480	\$3,588	3.1%	45	\$1,440	\$1,476	2.5%
46	\$1,248	\$1,284	2.9%	46	\$2,676	\$2,748	2.7%	46	\$3,600	\$3,696	2.7%	46	\$1,488	\$1,536	3.2%
47	\$1,284	\$1,320	2.8%	47	\$2,760	\$2,844	3.0%	47	\$3,696	\$3,804	2.9%	47	\$1,524	\$1,572	3.1%
48	\$1,320	\$1,356	2.7%	48	\$2,832	\$2,916	3.0%	48	\$3,816	\$3,924	2.8%	48	\$1,572	\$1,620	3.1%
49	\$1,356	\$1,404	3.5%	49	\$2,928	\$3,012	2.9%	49	\$3,936	\$4,044	2.7%	49	\$1,632	\$1,680	2.9%
50	\$1,404	\$1,440	2.6%	50	\$3,012	\$3,096	2.8%	50	\$4,044	\$4,164	3.0%	50	\$1,668	\$1,716	2.9%
51	\$1,440	\$1,476	2.5%	51	\$3,108	\$3,192	2.7%	51	\$4,176	\$4,296	2.9%	51	\$1,716	\$1,764	2.8%
52	\$1,488	\$1,536	3.2%	52	\$3,192	\$3,288	3.0%	52	\$4,284	\$4,404	2.8%	52	\$1,764	\$1,824	3.4%
53	\$1,536	\$1,584	3.1%	53	\$3,300	\$3,384	2.5%	53	\$4,428	\$4,548	2.7%	53	\$1,836	\$1,884	2.6%
54	\$1,596	\$1,632	2.3%	54	\$3,408	\$3,504	2.8%	54	\$4,584	\$4,704	2.6%	54	\$1,896	\$1,944	2.5%
55	\$1,656	\$1,704	2.9%	55	\$3,552	\$3,648	2.7%	55	\$4,776	\$4,908	2.8%	55	\$1,968	\$2,028	3.0%
56	\$1,716	\$1,764	2.8%	56	\$3,684	\$3,792	2.9%	56	\$4,956	\$5,100	2.9%	56	\$2,052	\$2,100	2.3%
57	\$1,788	\$1,848	3.4%	57	\$3,852	\$3,960	2.8%	57	\$5,172	\$5,328	3.0%	57	\$2,136	\$2,196	2.8%
58	\$1,872	\$1,920	2.6%	58	\$4,008	\$4,116	2.7%	58	\$5,388	\$5,544	2.9%	58	\$2,232	\$2,292	2.7%
59	\$1,944	\$2,004	3.1%	59	\$4,188	\$4,308	2.9%	59	\$5,628	\$5,784	2.8%	59	\$2,328	\$2,388	2.6%
60	\$2,028	\$2,076	2.4%	60	\$4,356	\$4,476	2.8%	60	\$5,856	\$6,012	2.7%	60	\$2,412	\$2,484	3.0%
61	\$2,148	\$2,208	2.8%	61	\$4,620	\$4,752	2.9%	61	\$6,216	\$6,396	2.9%	61	\$2,568	\$2,640	2.8%
62	\$2,292	\$2,352	2.6%	62	\$4,908	\$5,052	2.9%	62	\$6,600	\$6,792	2.9%	62	\$2,724	\$2,796	2.6%
63	\$2,424	\$2,496	3.0%	63	\$5,220	\$5,364	2.8%	63	\$7,008	\$7,212	2.9%	63	\$2,892	\$2,964	2.5%
64	\$2,568	\$2,640	2.8%	64	\$5,532	\$5,688	2.8%	64	\$7,428	\$7,644	2.9%	64	\$3,060	\$3,156	3.1%
65+	\$2,736	\$2,808	2.6%	65+	\$5,868	\$6,024	2.7%	65+	\$7,884	\$8,112	2.9%	65+	\$3,252	\$3,348	3.0%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 4

CP Base Rates

MC 3500				MC 5000				MC 7500 with Unlimited PCVs + Dent				High Deductible MC 3500 (HSA Compatible)			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$6,972	\$7,164	2.8%	0	\$6,168	\$6,348	2.9%	0	\$4,956	\$5,100	2.9%	0	\$4,572	\$4,692	2.6%
1	\$3,144	\$3,228	2.7%	1	\$2,784	\$2,868	3.0%	1	\$2,244	\$2,304	2.7%	1	\$2,064	\$2,124	2.9%
2	\$2,052	\$2,100	2.3%	2	\$1,824	\$1,872	2.6%	2	\$1,464	\$1,500	2.5%	2	\$1,344	\$1,392	3.6%
3	\$1,908	\$1,968	3.1%	3	\$1,692	\$1,740	2.8%	3	\$1,356	\$1,404	3.5%	3	\$1,248	\$1,284	2.9%
4	\$1,752	\$1,800	2.7%	4	\$1,548	\$1,596	3.1%	4	\$1,248	\$1,284	2.9%	4	\$1,140	\$1,176	3.2%
5	\$1,632	\$1,680	2.9%	5	\$1,440	\$1,476	2.5%	5	\$1,152	\$1,188	3.1%	5	\$1,068	\$1,104	3.4%
6	\$1,524	\$1,572	3.1%	6	\$1,344	\$1,392	3.6%	6	\$1,080	\$1,116	3.3%	6	\$996	\$1,020	2.4%
7	\$1,452	\$1,488	2.5%	7	\$1,284	\$1,320	2.8%	7	\$1,032	\$1,056	2.3%	7	\$960	\$984	2.5%
8	\$1,416	\$1,452	2.5%	8	\$1,260	\$1,296	2.9%	8	\$1,008	\$1,032	2.4%	8	\$924	\$960	3.9%
9	\$1,416	\$1,452	2.5%	9	\$1,248	\$1,284	2.9%	9	\$1,008	\$1,032	2.4%	9	\$924	\$960	3.9%
10	\$1,452	\$1,488	2.5%	10	\$1,284	\$1,320	2.8%	10	\$1,032	\$1,056	2.3%	10	\$936	\$972	3.8%
11	\$1,512	\$1,560	3.2%	11	\$1,332	\$1,368	2.7%	11	\$1,080	\$1,116	3.3%	11	\$996	\$1,020	2.4%
12	\$1,608	\$1,644	2.2%	12	\$1,428	\$1,464	2.5%	12	\$1,140	\$1,176	3.2%	12	\$1,044	\$1,068	2.3%
13	\$1,668	\$1,716	2.9%	13	\$1,476	\$1,512	2.4%	13	\$1,188	\$1,212	2.0%	13	\$1,092	\$1,128	3.3%
14	\$1,776	\$1,836	3.4%	14	\$1,572	\$1,620	3.1%	14	\$1,272	\$1,308	2.8%	14	\$1,176	\$1,200	2.0%
15	\$1,896	\$1,944	2.5%	15	\$1,680	\$1,728	2.9%	15	\$1,344	\$1,392	3.6%	15	\$1,248	\$1,284	2.9%
16	\$2,028	\$2,076	2.4%	16	\$1,776	\$1,836	3.4%	16	\$1,440	\$1,476	2.5%	16	\$1,320	\$1,356	2.7%
17	\$2,136	\$2,196	2.8%	17	\$1,884	\$1,932	2.5%	17	\$1,512	\$1,560	3.2%	17	\$1,404	\$1,440	2.6%
18	\$2,184	\$2,244	2.7%	18	\$1,932	\$1,992	3.1%	18	\$1,548	\$1,596	3.1%	18	\$1,428	\$1,464	2.5%
19	\$2,232	\$2,292	2.7%	19	\$1,968	\$2,028	3.0%	19	\$1,596	\$1,632	2.3%	19	\$1,464	\$1,500	2.5%
20	\$2,172	\$2,232	2.8%	20	\$1,920	\$1,980	3.1%	20	\$1,548	\$1,596	3.1%	20	\$1,428	\$1,464	2.5%
21	\$2,112	\$2,172	2.8%	21	\$1,872	\$1,920	2.6%	21	\$1,500	\$1,548	3.2%	21	\$1,392	\$1,428	2.6%
22	\$2,004	\$2,064	3.0%	22	\$1,764	\$1,824	3.4%	22	\$1,428	\$1,464	2.5%	22	\$1,308	\$1,344	2.8%
23	\$2,040	\$2,088	2.4%	23	\$1,788	\$1,848	3.4%	23	\$1,452	\$1,488	2.5%	23	\$1,332	\$1,368	2.7%
24	\$2,088	\$2,148	2.9%	24	\$1,848	\$1,896	2.6%	24	\$1,476	\$1,512	2.4%	24	\$1,356	\$1,404	3.5%
25	\$2,148	\$2,208	2.8%	25	\$1,896	\$1,944	2.5%	25	\$1,524	\$1,572	3.1%	25	\$1,404	\$1,440	2.6%
26	\$2,232	\$2,292	2.7%	26	\$1,968	\$2,028	3.0%	26	\$1,596	\$1,632	2.3%	26	\$1,464	\$1,500	2.5%
27	\$2,316	\$2,376	2.6%	27	\$2,052	\$2,100	2.3%	27	\$1,656	\$1,704	2.9%	27	\$1,512	\$1,560	3.2%
28	\$2,400	\$2,472	3.0%	28	\$2,136	\$2,196	2.8%	28	\$1,716	\$1,764	2.8%	28	\$1,572	\$1,620	3.1%
29	\$2,496	\$2,568	2.9%	29	\$2,196	\$2,268	3.3%	29	\$1,764	\$1,824	3.4%	29	\$1,632	\$1,680	2.9%
30	\$2,556	\$2,628	2.8%	30	\$2,268	\$2,328	2.6%	30	\$1,824	\$1,872	2.6%	30	\$1,680	\$1,728	2.9%
31	\$2,604	\$2,676	2.8%	31	\$2,316	\$2,376	2.6%	31	\$1,860	\$1,908	2.6%	31	\$1,704	\$1,752	2.8%
32	\$2,640	\$2,724	3.2%	32	\$2,340	\$2,412	3.1%	32	\$1,884	\$1,932	2.5%	32	\$1,728	\$1,776	2.8%
33	\$2,688	\$2,760	2.7%	33	\$2,364	\$2,436	3.0%	33	\$1,908	\$1,968	3.1%	33	\$1,752	\$1,800	2.7%
34	\$2,700	\$2,772	2.7%	34	\$2,388	\$2,460	3.0%	34	\$1,920	\$1,980	3.1%	34	\$1,764	\$1,824	3.4%
35	\$2,724	\$2,796	2.6%	35	\$2,412	\$2,484	3.0%	35	\$1,944	\$2,004	3.1%	35	\$1,776	\$1,836	3.4%
36	\$2,760	\$2,844	3.0%	36	\$2,448	\$2,508	2.5%	36	\$1,968	\$2,028	3.0%	36	\$1,812	\$1,860	2.6%
37	\$2,808	\$2,892	3.0%	37	\$2,496	\$2,568	2.9%	37	\$1,992	\$2,052	3.0%	37	\$1,848	\$1,896	2.6%
38	\$2,892	\$2,964	2.5%	38	\$2,544	\$2,616	2.8%	38	\$2,052	\$2,100	2.3%	38	\$1,884	\$1,932	2.5%
39	\$2,964	\$3,048	2.8%	39	\$2,616	\$2,700	3.2%	39	\$2,112	\$2,172	2.8%	39	\$1,944	\$2,004	3.1%
40	\$3,060	\$3,156	3.1%	40	\$2,712	\$2,784	2.7%	40	\$2,172	\$2,232	2.8%	40	\$1,992	\$2,052	3.0%
41	\$3,168	\$3,252	2.7%	41	\$2,796	\$2,880	3.0%	41	\$2,256	\$2,316	2.7%	41	\$2,076	\$2,136	2.9%
42	\$3,264	\$3,360	2.9%	42	\$2,892	\$2,964	2.5%	42	\$2,328	\$2,388	2.6%	42	\$2,136	\$2,196	2.8%
43	\$3,372	\$3,468	2.8%	43	\$2,976	\$3,060	2.8%	43	\$2,400	\$2,472	3.0%	43	\$2,196	\$2,268	3.3%
44	\$3,468	\$3,576	3.1%	44	\$3,084	\$3,168	2.7%	44	\$2,484	\$2,556	2.9%	44	\$2,280	\$2,340	2.6%
45	\$3,588	\$3,684	2.7%	45	\$3,168	\$3,252	2.7%	45	\$2,556	\$2,628	2.8%	45	\$2,340	\$2,412	3.1%
46	\$3,696	\$3,804	2.9%	46	\$3,264	\$3,360	2.9%	46	\$2,628	\$2,712	3.2%	46	\$2,412	\$2,484	3.0%
47	\$3,816	\$3,924	2.8%	47	\$3,372	\$3,468	2.8%	47	\$2,712	\$2,784	2.7%	47	\$2,496	\$2,568	2.9%
48	\$3,936	\$4,044	2.7%	48	\$3,468	\$3,576	3.1%	48	\$2,796	\$2,880	3.0%	48	\$2,568	\$2,640	2.8%
49	\$4,044	\$4,164	3.0%	49	\$3,588	\$3,684	2.7%	49	\$2,892	\$2,964	2.5%	49	\$2,640	\$2,724	3.2%
50	\$4,176	\$4,296	2.9%	50	\$3,684	\$3,792	2.9%	50	\$2,964	\$3,048	2.8%	50	\$2,724	\$2,796	2.6%
51	\$4,284	\$4,404	2.8%	51	\$3,792	\$3,900	2.8%	51	\$3,048	\$3,144	3.1%	51	\$2,808	\$2,892	3.0%
52	\$4,416	\$4,536	2.7%	52	\$3,900	\$4,020	3.1%	52	\$3,144	\$3,228	2.7%	52	\$2,892	\$2,964	2.5%
53	\$4,548	\$4,680	2.9%	53	\$4,032	\$4,152	3.0%	53	\$3,240	\$3,336	3.0%	53	\$2,976	\$3,060	2.8%
54	\$4,716	\$4,848	2.8%	54	\$4,176	\$4,296	2.9%	54	\$3,360	\$3,456	2.9%	54	\$3,096	\$3,180	2.7%
55	\$4,908	\$5,052	2.9%	55	\$4,332	\$4,464	3.0%	55	\$3,480	\$3,588	3.1%	55	\$3,204	\$3,300	3.0%
56	\$5,112	\$5,256	2.8%	56	\$4,512	\$4,644	2.9%	56	\$3,636	\$3,744	3.0%	56	\$3,348	\$3,444	2.9%
57	\$5,328	\$5,484	2.9%	57	\$4,704	\$4,836	2.8%	57	\$3,792	\$3,900	2.8%	57	\$3,480	\$3,588	3.1%
58	\$5,556	\$5,712	2.8%	58	\$4,908	\$5,052	2.9%	58	\$3,960	\$4,068	2.7%	58	\$3,636	\$3,744	3.0%
59	\$5,784	\$5,952	2.9%	59	\$5,124	\$5,268	2.8%	59	\$4,116	\$4,236	2.9%	59	\$3,792	\$3,900	2.8%
60	\$6,024	\$6,204	3.0%	60	\$5,328	\$5,484	2.9%	60	\$4,284	\$4,404	2.8%	60	\$3,948	\$4,056	2.7%
61	\$6,396	\$6,576	2.8%	61	\$5,664	\$5,820	2.8%	61	\$4,548	\$4,680	2.9%	61	\$4,188	\$4,308	2.9%
62	\$6,792	\$6,984	2.8%	62	\$6,000	\$6,168	2.8%	62	\$4,836	\$4,968	2.7%	62	\$4,440	\$4,560	2.7%
63	\$7,212	\$7,416	2.8%	63	\$6,372	\$6,552	2.8%	63	\$5,124	\$5,268	2.8%	63	\$4,716	\$4,848	2.8%
64	\$7,644	\$7,860	2.8%	64	\$6,768	\$6,960	2.8%	64	\$5,448	\$5,604	2.9%	64	\$5,016	\$5,148	2.6%
65+	\$8,124	\$8,364	3.0%	65+	\$7,188	\$7,392	2.8%	65+	\$5,772	\$5,940	2.9%	65+	\$5,316	\$5,472	2.9%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 4

CP Base Rates

High Deductible MC 5500 (HSA Compatible)				MC 1750				Preventative and Hospital Care 3000 (HSA Compatible)				Value 2500			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$3,780	\$3,888	2.9%	0	\$8,664	\$8,904	2.8%	0	\$2,976	\$3,060	2.8%	0	\$4,656	\$4,788	2.8%
1	\$1,704	\$1,752	2.8%	1	\$3,900	\$4,020	3.1%	1	\$1,344	\$1,392	3.6%	1	\$2,100	\$2,160	2.9%
2	\$1,104	\$1,140	3.3%	2	\$2,556	\$2,628	2.8%	2	\$876	\$900	2.7%	2	\$1,368	\$1,416	3.5%
3	\$1,032	\$1,056	2.3%	3	\$2,364	\$2,436	3.0%	3	\$816	\$840	2.9%	3	\$1,272	\$1,308	2.8%
4	\$960	\$984	2.5%	4	\$2,172	\$2,232	2.8%	4	\$756	\$768	1.6%	4	\$1,176	\$1,200	2.0%
5	\$876	\$900	2.7%	5	\$2,028	\$2,076	2.4%	5	\$696	\$720	3.4%	5	\$1,080	\$1,116	3.3%
6	\$828	\$852	2.9%	6	\$1,896	\$1,944	2.5%	6	\$648	\$672	3.7%	6	\$1,020	\$1,044	2.4%
7	\$792	\$816	3.0%	7	\$1,812	\$1,860	2.6%	7	\$624	\$636	1.9%	7	\$972	\$996	2.5%
8	\$768	\$780	1.6%	8	\$1,752	\$1,800	2.7%	8	\$612	\$624	2.0%	8	\$936	\$972	3.8%
9	\$768	\$780	1.6%	9	\$1,752	\$1,800	2.7%	9	\$600	\$612	2.0%	9	\$936	\$972	3.8%
10	\$792	\$816	3.0%	10	\$1,788	\$1,848	3.4%	10	\$624	\$636	1.9%	10	\$972	\$996	2.5%
11	\$816	\$840	2.9%	11	\$1,884	\$1,932	2.5%	11	\$648	\$672	3.7%	11	\$1,008	\$1,032	2.4%
12	\$864	\$888	2.8%	12	\$1,992	\$2,052	3.0%	12	\$684	\$708	3.5%	12	\$1,068	\$1,104	3.4%
13	\$900	\$924	2.7%	13	\$2,076	\$2,136	2.9%	13	\$708	\$732	3.4%	13	\$1,104	\$1,140	3.3%
14	\$972	\$996	2.5%	14	\$2,208	\$2,280	3.3%	14	\$768	\$780	1.6%	14	\$1,188	\$1,212	2.0%
15	\$1,032	\$1,056	2.3%	15	\$2,364	\$2,436	3.0%	15	\$816	\$840	2.9%	15	\$1,272	\$1,308	2.8%
16	\$1,092	\$1,128	3.3%	16	\$2,508	\$2,580	2.9%	16	\$864	\$888	2.8%	16	\$1,344	\$1,392	3.6%
17	\$1,152	\$1,188	3.1%	17	\$2,640	\$2,724	3.2%	17	\$900	\$924	2.7%	17	\$1,428	\$1,464	2.5%
18	\$1,188	\$1,212	2.0%	18	\$2,724	\$2,796	2.6%	18	\$924	\$960	3.9%	18	\$1,464	\$1,500	2.5%
19	\$1,212	\$1,248	3.0%	19	\$2,772	\$2,856	3.0%	19	\$960	\$984	2.5%	19	\$1,488	\$1,536	3.2%
20	\$1,188	\$1,212	2.0%	20	\$2,712	\$2,784	2.7%	20	\$924	\$960	3.9%	20	\$1,452	\$1,488	2.5%
21	\$1,140	\$1,176	3.2%	21	\$2,628	\$2,712	3.2%	21	\$900	\$924	2.7%	21	\$1,416	\$1,452	2.5%
22	\$1,080	\$1,116	3.3%	22	\$2,496	\$2,568	2.9%	22	\$852	\$876	2.8%	22	\$1,332	\$1,368	2.7%
23	\$1,104	\$1,140	3.3%	23	\$2,532	\$2,604	2.8%	23	\$864	\$888	2.8%	23	\$1,356	\$1,404	3.5%
24	\$1,128	\$1,164	3.2%	24	\$2,580	\$2,652	2.8%	24	\$888	\$912	2.7%	24	\$1,392	\$1,428	2.6%
25	\$1,152	\$1,188	3.1%	25	\$2,676	\$2,748	2.7%	25	\$912	\$936	2.6%	25	\$1,440	\$1,476	2.5%
26	\$1,212	\$1,248	3.0%	26	\$2,772	\$2,856	3.0%	26	\$960	\$984	2.5%	26	\$1,488	\$1,536	3.2%
27	\$1,260	\$1,296	2.9%	27	\$2,880	\$2,952	2.5%	27	\$996	\$1,020	2.4%	27	\$1,548	\$1,596	3.1%
28	\$1,308	\$1,344	2.8%	28	\$2,988	\$3,072	2.8%	28	\$1,032	\$1,056	2.3%	28	\$1,608	\$1,644	2.2%
29	\$1,344	\$1,392	3.6%	29	\$3,096	\$3,180	2.7%	29	\$1,068	\$1,104	3.4%	29	\$1,668	\$1,716	2.9%
30	\$1,392	\$1,428	2.6%	30	\$3,180	\$3,276	3.0%	30	\$1,092	\$1,128	3.3%	30	\$1,704	\$1,752	2.8%
31	\$1,416	\$1,452	2.5%	31	\$3,240	\$3,336	3.0%	31	\$1,116	\$1,152	3.2%	31	\$1,740	\$1,788	2.8%
32	\$1,440	\$1,476	2.5%	32	\$3,300	\$3,384	2.5%	32	\$1,128	\$1,164	3.2%	32	\$1,764	\$1,824	3.4%
33	\$1,452	\$1,488	2.5%	33	\$3,336	\$3,432	2.9%	33	\$1,140	\$1,176	3.2%	33	\$1,776	\$1,836	3.4%
34	\$1,464	\$1,500	2.5%	34	\$3,360	\$3,456	2.9%	34	\$1,152	\$1,188	3.1%	34	\$1,812	\$1,860	2.6%
35	\$1,476	\$1,512	2.4%	35	\$3,384	\$3,480	2.8%	35	\$1,152	\$1,188	3.1%	35	\$1,824	\$1,872	2.6%
36	\$1,500	\$1,548	3.2%	36	\$3,432	\$3,528	2.8%	36	\$1,188	\$1,212	2.0%	36	\$1,848	\$1,896	2.6%
37	\$1,524	\$1,572	3.1%	37	\$3,504	\$3,600	2.7%	37	\$1,200	\$1,224	2.0%	37	\$1,884	\$1,932	2.5%
38	\$1,560	\$1,608	3.1%	38	\$3,576	\$3,672	2.7%	38	\$1,236	\$1,272	2.9%	38	\$1,920	\$1,980	3.1%
39	\$1,608	\$1,644	2.2%	39	\$3,684	\$3,792	2.9%	39	\$1,272	\$1,308	2.8%	39	\$1,980	\$2,040	3.0%
40	\$1,656	\$1,704	2.9%	40	\$3,804	\$3,912	2.8%	40	\$1,308	\$1,344	2.8%	40	\$2,052	\$2,100	2.3%
41	\$1,716	\$1,764	2.8%	41	\$3,936	\$4,044	2.7%	41	\$1,344	\$1,392	3.6%	41	\$2,112	\$2,172	2.8%
42	\$1,764	\$1,824	3.4%	42	\$4,056	\$4,176	3.0%	42	\$1,404	\$1,440	2.6%	42	\$2,172	\$2,232	2.8%
43	\$1,836	\$1,884	2.6%	43	\$4,188	\$4,308	2.9%	43	\$1,440	\$1,476	2.5%	43	\$2,256	\$2,316	2.7%
44	\$1,884	\$1,932	2.5%	44	\$4,320	\$4,452	3.1%	44	\$1,488	\$1,536	3.2%	44	\$2,316	\$2,376	2.6%
45	\$1,944	\$2,004	3.1%	45	\$4,452	\$4,584	3.0%	45	\$1,524	\$1,572	3.1%	45	\$2,388	\$2,460	3.0%
46	\$2,004	\$2,064	3.0%	46	\$4,596	\$4,716	2.6%	46	\$1,572	\$1,620	3.1%	46	\$2,472	\$2,532	2.4%
47	\$2,064	\$2,124	2.9%	47	\$4,740	\$4,884	3.0%	47	\$1,632	\$1,680	2.9%	47	\$2,544	\$2,616	2.8%
48	\$2,124	\$2,184	2.8%	48	\$4,884	\$5,028	2.9%	48	\$1,680	\$1,728	2.9%	48	\$2,616	\$2,700	3.2%
49	\$2,184	\$2,244	2.7%	49	\$5,028	\$5,172	2.9%	49	\$1,728	\$1,776	2.8%	49	\$2,700	\$2,772	2.7%
50	\$2,256	\$2,316	2.7%	50	\$5,172	\$5,328	3.0%	50	\$1,776	\$1,836	3.4%	50	\$2,784	\$2,868	3.0%
51	\$2,328	\$2,388	2.6%	51	\$5,328	\$5,484	2.9%	51	\$1,836	\$1,884	2.6%	51	\$2,868	\$2,940	2.5%
52	\$2,388	\$2,460	3.0%	52	\$5,484	\$5,640	2.8%	52	\$1,884	\$1,932	2.5%	52	\$2,952	\$3,036	2.8%
53	\$2,472	\$2,532	2.4%	53	\$5,664	\$5,820	2.8%	53	\$1,944	\$2,004	3.1%	53	\$3,036	\$3,132	3.2%
54	\$2,556	\$2,628	2.8%	54	\$5,868	\$6,024	2.7%	54	\$2,004	\$2,064	3.0%	54	\$3,144	\$3,228	2.7%
55	\$2,664	\$2,736	2.7%	55	\$6,096	\$6,264	2.8%	55	\$2,100	\$2,160	2.9%	55	\$3,264	\$3,360	2.9%
56	\$2,772	\$2,856	3.0%	56	\$6,348	\$6,528	2.8%	56	\$2,172	\$2,232	2.8%	56	\$3,408	\$3,504	2.8%
57	\$2,892	\$2,964	2.5%	57	\$6,612	\$6,804	2.9%	57	\$2,280	\$2,340	2.6%	57	\$3,552	\$3,648	2.7%
58	\$3,000	\$3,084	2.8%	58	\$6,900	\$7,092	2.8%	58	\$2,364	\$2,436	3.0%	58	\$3,696	\$3,804	2.9%
59	\$3,132	\$3,216	2.7%	59	\$7,188	\$7,392	2.8%	59	\$2,472	\$2,532	2.4%	59	\$3,864	\$3,972	2.8%
60	\$3,264	\$3,360	2.9%	60	\$7,476	\$7,692	2.9%	60	\$2,568	\$2,640	2.8%	60	\$4,020	\$4,128	2.7%
61	\$3,456	\$3,552	2.8%	61	\$7,956	\$8,172	2.7%	61	\$2,736	\$2,808	2.6%	61	\$4,260	\$4,380	2.8%
62	\$3,672	\$3,780	2.9%	62	\$8,436	\$8,676	2.8%	62	\$2,904	\$2,988	2.9%	62	\$4,524	\$4,656	2.9%
63	\$3,900	\$4,020	3.1%	63	\$8,952	\$9,204	2.8%	63	\$3,084	\$3,168	2.7%	63	\$4,812	\$4,944	2.7%
64	\$4,152	\$4,260	2.6%	64	\$9,504	\$9,768	2.8%	64	\$3,264	\$3,360	2.9%	64	\$5,100	\$5,244	2.8%
65+	\$4,404	\$4,524	2.7%	65+	\$10,092	\$10,368	2.7%	65+	\$3,456	\$3,552	2.8%	65+	\$5,424	\$5,568	2.7%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 4

CP Base Rates

Value 8000				Buy Down 6500				MC 2750				Value 5000			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$2,868	\$2,940	2.5%	0	\$6,132	\$6,300	2.7%	0	\$8,244	\$8,472	2.8%	0	\$3,408	\$3,504	2.8%
1	\$1,284	\$1,320	2.8%	1	\$2,772	\$2,856	3.0%	1	\$3,732	\$3,828	2.6%	1	\$1,536	\$1,584	3.1%
2	\$840	\$864	2.9%	2	\$1,812	\$1,860	2.6%	2	\$2,424	\$2,496	3.0%	2	\$1,008	\$1,032	2.4%
3	\$780	\$792	1.5%	3	\$1,680	\$1,728	2.9%	3	\$2,256	\$2,316	2.7%	3	\$924	\$960	3.9%
4	\$720	\$744	3.3%	4	\$1,536	\$1,584	3.1%	4	\$2,076	\$2,136	2.9%	4	\$852	\$876	2.8%
5	\$660	\$684	3.6%	5	\$1,440	\$1,476	2.5%	5	\$1,920	\$1,980	3.1%	5	\$792	\$816	3.0%
6	\$624	\$636	1.9%	6	\$1,344	\$1,392	3.6%	6	\$1,812	\$1,860	2.6%	6	\$756	\$768	1.6%
7	\$600	\$612	2.0%	7	\$1,284	\$1,320	2.8%	7	\$1,716	\$1,764	2.8%	7	\$708	\$732	3.4%
8	\$588	\$600	2.0%	8	\$1,248	\$1,284	2.9%	8	\$1,680	\$1,728	2.9%	8	\$684	\$708	3.5%
9	\$588	\$600	2.0%	9	\$1,248	\$1,284	2.9%	9	\$1,668	\$1,716	2.9%	9	\$684	\$708	3.5%
10	\$600	\$612	2.0%	10	\$1,272	\$1,308	2.8%	10	\$1,716	\$1,764	2.8%	10	\$708	\$732	3.4%
11	\$624	\$636	1.9%	11	\$1,332	\$1,368	2.7%	11	\$1,788	\$1,848	3.4%	11	\$732	\$756	3.3%
12	\$660	\$684	3.6%	12	\$1,416	\$1,452	2.5%	12	\$1,896	\$1,944	2.5%	12	\$792	\$816	3.0%
13	\$684	\$708	3.5%	13	\$1,464	\$1,500	2.5%	13	\$1,968	\$2,028	3.0%	13	\$816	\$840	2.9%
14	\$720	\$744	3.3%	14	\$1,560	\$1,608	3.1%	14	\$2,112	\$2,172	2.8%	14	\$864	\$888	2.8%
15	\$780	\$792	1.5%	15	\$1,668	\$1,716	2.9%	15	\$2,256	\$2,316	2.7%	15	\$924	\$960	3.9%
16	\$828	\$852	2.9%	16	\$1,776	\$1,836	3.4%	16	\$2,388	\$2,460	3.0%	16	\$996	\$1,020	2.4%
17	\$876	\$900	2.7%	17	\$1,872	\$1,920	2.6%	17	\$2,520	\$2,592	2.9%	17	\$1,044	\$1,068	2.3%
18	\$888	\$912	2.7%	18	\$1,920	\$1,980	3.1%	18	\$2,580	\$2,652	2.8%	18	\$1,068	\$1,104	3.4%
19	\$912	\$936	2.6%	19	\$1,956	\$2,016	3.1%	19	\$2,628	\$2,712	3.2%	19	\$1,092	\$1,128	3.3%
20	\$888	\$912	2.7%	20	\$1,920	\$1,980	3.1%	20	\$2,568	\$2,640	2.8%	20	\$1,068	\$1,104	3.4%
21	\$864	\$888	2.8%	21	\$1,860	\$1,908	2.6%	21	\$2,508	\$2,580	2.9%	21	\$1,032	\$1,056	2.3%
22	\$828	\$852	2.9%	22	\$1,764	\$1,824	3.4%	22	\$2,364	\$2,436	3.0%	22	\$984	\$1,008	2.4%
23	\$840	\$864	2.9%	23	\$1,788	\$1,848	3.4%	23	\$2,400	\$2,472	3.0%	23	\$996	\$1,020	2.4%
24	\$852	\$876	2.8%	24	\$1,836	\$1,884	2.6%	24	\$2,460	\$2,520	2.4%	24	\$1,020	\$1,044	2.4%
25	\$876	\$900	2.7%	25	\$1,884	\$1,932	2.5%	25	\$2,544	\$2,616	2.8%	25	\$1,044	\$1,068	2.3%
26	\$912	\$936	2.6%	26	\$1,956	\$2,016	3.1%	26	\$2,628	\$2,712	3.2%	26	\$1,092	\$1,128	3.3%
27	\$960	\$984	2.5%	27	\$2,040	\$2,088	2.4%	27	\$2,748	\$2,820	2.6%	27	\$1,128	\$1,164	3.2%
28	\$996	\$1,020	2.4%	28	\$2,124	\$2,184	2.8%	28	\$2,844	\$2,928	3.0%	28	\$1,176	\$1,200	2.0%
29	\$1,020	\$1,044	2.4%	29	\$2,184	\$2,244	2.7%	29	\$2,952	\$3,036	2.8%	29	\$1,224	\$1,260	2.9%
30	\$1,044	\$1,068	2.3%	30	\$2,256	\$2,316	2.7%	30	\$3,024	\$3,108	2.8%	30	\$1,248	\$1,284	2.9%
31	\$1,068	\$1,104	3.4%	31	\$2,304	\$2,364	2.6%	31	\$3,096	\$3,180	2.7%	31	\$1,272	\$1,308	2.8%
32	\$1,080	\$1,116	3.3%	32	\$2,328	\$2,388	2.6%	32	\$3,144	\$3,228	2.7%	32	\$1,296	\$1,332	2.8%
33	\$1,092	\$1,128	3.3%	33	\$2,352	\$2,424	3.1%	33	\$3,168	\$3,252	2.7%	33	\$1,308	\$1,344	2.8%
34	\$1,104	\$1,140	3.3%	34	\$2,376	\$2,448	3.0%	34	\$3,192	\$3,288	3.0%	34	\$1,320	\$1,356	2.7%
35	\$1,116	\$1,152	3.2%	35	\$2,400	\$2,472	3.0%	35	\$3,216	\$3,312	3.0%	35	\$1,332	\$1,368	2.7%
36	\$1,128	\$1,164	3.2%	36	\$2,424	\$2,496	3.0%	36	\$3,264	\$3,360	2.9%	36	\$1,344	\$1,392	3.6%
37	\$1,152	\$1,188	3.1%	37	\$2,484	\$2,556	2.9%	37	\$3,336	\$3,432	2.9%	37	\$1,368	\$1,416	3.5%
38	\$1,188	\$1,212	2.0%	38	\$2,532	\$2,604	2.8%	38	\$3,408	\$3,504	2.8%	38	\$1,416	\$1,452	2.5%
39	\$1,224	\$1,260	2.9%	39	\$2,604	\$2,676	2.8%	39	\$3,516	\$3,612	2.7%	39	\$1,452	\$1,488	2.5%
40	\$1,260	\$1,296	2.9%	40	\$2,700	\$2,772	2.7%	40	\$3,624	\$3,732	3.0%	40	\$1,500	\$1,548	3.2%
41	\$1,296	\$1,332	2.8%	41	\$2,784	\$2,868	3.0%	41	\$3,744	\$3,840	2.6%	41	\$1,536	\$1,584	3.1%
42	\$1,332	\$1,368	2.7%	42	\$2,880	\$2,952	2.5%	42	\$3,864	\$3,972	2.8%	42	\$1,596	\$1,632	2.3%
43	\$1,392	\$1,428	2.6%	43	\$2,964	\$3,048	2.8%	43	\$3,984	\$4,092	2.7%	43	\$1,644	\$1,692	2.9%
44	\$1,428	\$1,464	2.5%	44	\$3,048	\$3,144	3.1%	44	\$4,104	\$4,224	2.9%	44	\$1,704	\$1,752	2.8%
45	\$1,476	\$1,512	2.4%	45	\$3,156	\$3,240	2.7%	45	\$4,236	\$4,356	2.8%	45	\$1,752	\$1,800	2.7%
46	\$1,512	\$1,560	3.2%	46	\$3,252	\$3,348	3.0%	46	\$4,380	\$4,500	2.7%	46	\$1,812	\$1,860	2.6%
47	\$1,560	\$1,608	3.1%	47	\$3,360	\$3,456	2.9%	47	\$4,512	\$4,644	2.9%	47	\$1,860	\$1,908	2.6%
48	\$1,620	\$1,656	2.2%	48	\$3,456	\$3,552	2.8%	48	\$4,656	\$4,788	2.8%	48	\$1,920	\$1,980	3.1%
49	\$1,656	\$1,704	2.9%	49	\$3,564	\$3,660	2.7%	49	\$4,800	\$4,932	2.8%	49	\$1,968	\$2,028	3.0%
50	\$1,704	\$1,752	2.8%	50	\$3,660	\$3,768	3.0%	50	\$4,920	\$5,064	2.9%	50	\$2,040	\$2,088	2.4%
51	\$1,752	\$1,800	2.7%	51	\$3,780	\$3,888	2.9%	51	\$5,076	\$5,220	2.8%	51	\$2,100	\$2,160	2.9%
52	\$1,812	\$1,860	2.6%	52	\$3,876	\$3,984	2.8%	52	\$5,220	\$5,364	2.8%	52	\$2,160	\$2,220	2.8%
53	\$1,872	\$1,920	2.6%	53	\$4,008	\$4,116	2.7%	53	\$5,388	\$5,544	2.9%	53	\$2,232	\$2,292	2.7%
54	\$1,932	\$1,992	3.1%	54	\$4,152	\$4,260	2.6%	54	\$5,580	\$5,748	3.0%	54	\$2,304	\$2,364	2.6%
55	\$2,004	\$2,064	3.0%	55	\$4,308	\$4,440	3.1%	55	\$5,796	\$5,964	2.9%	55	\$2,388	\$2,460	3.0%
56	\$2,100	\$2,160	2.9%	56	\$4,488	\$4,620	2.9%	56	\$6,048	\$6,216	2.8%	56	\$2,496	\$2,568	2.9%
57	\$2,184	\$2,244	2.7%	57	\$4,680	\$4,812	2.8%	57	\$6,300	\$6,480	2.9%	57	\$2,604	\$2,676	2.8%
58	\$2,280	\$2,340	2.6%	58	\$4,884	\$5,028	2.9%	58	\$6,564	\$6,744	2.7%	58	\$2,712	\$2,784	2.7%
59	\$2,364	\$2,436	3.0%	59	\$5,088	\$5,232	2.8%	59	\$6,840	\$7,032	2.8%	59	\$2,820	\$2,904	3.0%
60	\$2,472	\$2,532	2.4%	60	\$5,304	\$5,460	2.9%	60	\$7,128	\$7,320	2.7%	60	\$2,940	\$3,024	2.9%
61	\$2,616	\$2,700	3.2%	61	\$5,628	\$5,784	2.8%	61	\$7,572	\$7,788	2.9%	61	\$3,132	\$3,216	2.7%
62	\$2,784	\$2,868	3.0%	62	\$5,976	\$6,144	2.8%	62	\$8,040	\$8,268	2.8%	62	\$3,324	\$3,408	2.5%
63	\$2,952	\$3,036	2.8%	63	\$6,348	\$6,528	2.8%	63	\$8,520	\$8,760	2.8%	63	\$3,528	\$3,624	2.7%
64	\$3,132	\$3,216	2.7%	64	\$6,732	\$6,924	2.9%	64	\$9,048	\$9,300	2.8%	64	\$3,744	\$3,840	2.6%
65+	\$3,336	\$3,432	2.9%	65+	\$7,152	\$7,356	2.9%	65+	\$9,600	\$9,876	2.9%	65+	\$3,972	\$4,080	2.7%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 5

CP Base Rates

MC 3500				MC 5000				MC 7500 with Unlimited PCVs + Dent				High Deductible MC 3500 (HSA Compatible)			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$7,644	\$7,860	2.8%	0	\$6,768	\$6,960	2.8%	0	\$5,448	\$5,604	2.9%	0	\$5,016	\$5,148	2.6%
1	\$3,456	\$3,552	2.8%	1	\$3,048	\$3,144	3.1%	1	\$2,460	\$2,520	2.4%	1	\$2,268	\$2,328	2.6%
2	\$2,256	\$2,316	2.7%	2	\$1,992	\$2,052	3.0%	2	\$1,608	\$1,644	2.2%	2	\$1,476	\$1,512	2.4%
3	\$2,088	\$2,148	2.9%	3	\$1,860	\$1,908	2.6%	3	\$1,488	\$1,536	3.2%	3	\$1,368	\$1,416	3.5%
4	\$1,920	\$1,980	3.1%	4	\$1,704	\$1,752	2.8%	4	\$1,368	\$1,416	3.5%	4	\$1,260	\$1,296	2.9%
5	\$1,776	\$1,836	3.4%	5	\$1,572	\$1,620	3.1%	5	\$1,272	\$1,308	2.8%	5	\$1,176	\$1,200	2.0%
6	\$1,680	\$1,728	2.9%	6	\$1,476	\$1,512	2.4%	6	\$1,200	\$1,224	2.0%	6	\$1,092	\$1,128	3.3%
7	\$1,608	\$1,644	2.2%	7	\$1,416	\$1,452	2.5%	7	\$1,128	\$1,164	3.2%	7	\$1,044	\$1,068	2.3%
8	\$1,548	\$1,596	3.1%	8	\$1,368	\$1,416	3.5%	8	\$1,104	\$1,140	3.3%	8	\$1,020	\$1,044	2.4%
9	\$1,548	\$1,596	3.1%	9	\$1,368	\$1,416	3.5%	9	\$1,104	\$1,140	3.3%	9	\$1,020	\$1,044	2.4%
10	\$1,596	\$1,632	2.3%	10	\$1,404	\$1,440	2.6%	10	\$1,128	\$1,164	3.2%	10	\$1,044	\$1,068	2.3%
11	\$1,668	\$1,716	2.9%	11	\$1,464	\$1,500	2.5%	11	\$1,188	\$1,212	2.0%	11	\$1,080	\$1,116	3.3%
12	\$1,752	\$1,800	2.7%	12	\$1,548	\$1,596	3.1%	12	\$1,248	\$1,284	2.9%	12	\$1,152	\$1,188	3.1%
13	\$1,836	\$1,884	2.6%	13	\$1,620	\$1,656	2.2%	13	\$1,296	\$1,332	2.8%	13	\$1,200	\$1,224	2.0%
14	\$1,956	\$2,016	3.1%	14	\$1,728	\$1,776	2.8%	14	\$1,392	\$1,428	2.6%	14	\$1,284	\$1,320	2.8%
15	\$2,088	\$2,148	2.9%	15	\$1,848	\$1,896	2.6%	15	\$1,488	\$1,536	3.2%	15	\$1,356	\$1,404	3.5%
16	\$2,208	\$2,280	3.3%	16	\$1,956	\$2,016	3.1%	16	\$1,572	\$1,620	3.1%	16	\$1,452	\$1,488	2.5%
17	\$2,340	\$2,412	3.1%	17	\$2,076	\$2,136	2.9%	17	\$1,668	\$1,716	2.9%	17	\$1,524	\$1,572	3.1%
18	\$2,400	\$2,472	3.0%	18	\$2,124	\$2,184	2.8%	18	\$1,704	\$1,752	2.8%	18	\$1,560	\$1,608	3.1%
19	\$2,448	\$2,508	2.5%	19	\$2,160	\$2,220	2.8%	19	\$1,740	\$1,788	2.8%	19	\$1,608	\$1,644	2.2%
20	\$2,388	\$2,460	3.0%	20	\$2,112	\$2,172	2.8%	20	\$1,704	\$1,752	2.8%	20	\$1,560	\$1,608	3.1%
21	\$2,328	\$2,388	2.6%	21	\$2,052	\$2,100	2.3%	21	\$1,656	\$1,704	2.9%	21	\$1,512	\$1,560	3.2%
22	\$2,196	\$2,268	3.3%	22	\$1,944	\$2,004	3.1%	22	\$1,560	\$1,608	3.1%	22	\$1,440	\$1,476	2.5%
23	\$2,232	\$2,292	2.7%	23	\$1,968	\$2,028	3.0%	23	\$1,596	\$1,632	2.3%	23	\$1,464	\$1,500	2.5%
24	\$2,292	\$2,352	2.6%	24	\$2,028	\$2,076	2.4%	24	\$1,632	\$1,680	2.9%	24	\$1,488	\$1,536	3.2%
25	\$2,352	\$2,424	3.1%	25	\$2,088	\$2,148	2.9%	25	\$1,680	\$1,728	2.9%	25	\$1,536	\$1,584	3.1%
26	\$2,448	\$2,508	2.5%	26	\$2,160	\$2,220	2.8%	26	\$1,740	\$1,788	2.8%	26	\$1,608	\$1,644	2.2%
27	\$2,544	\$2,616	2.8%	27	\$2,256	\$2,316	2.7%	27	\$1,812	\$1,860	2.6%	27	\$1,668	\$1,716	2.9%
28	\$2,640	\$2,724	3.2%	28	\$2,340	\$2,412	3.1%	28	\$1,884	\$1,932	2.5%	28	\$1,728	\$1,776	2.8%
29	\$2,736	\$2,808	2.6%	29	\$2,412	\$2,484	3.0%	29	\$1,944	\$2,004	3.1%	29	\$1,788	\$1,848	3.4%
30	\$2,808	\$2,892	3.0%	30	\$2,484	\$2,556	2.9%	30	\$1,992	\$2,052	3.0%	30	\$1,848	\$1,896	2.6%
31	\$2,868	\$2,940	2.5%	31	\$2,532	\$2,604	2.8%	31	\$2,040	\$2,088	2.4%	31	\$1,884	\$1,932	2.5%
32	\$2,916	\$3,000	2.9%	32	\$2,568	\$2,640	2.8%	32	\$2,076	\$2,136	2.9%	32	\$1,908	\$1,968	3.1%
33	\$2,940	\$3,024	2.9%	33	\$2,592	\$2,664	2.8%	33	\$2,088	\$2,148	2.9%	33	\$1,920	\$1,980	3.1%
34	\$2,964	\$3,048	2.8%	34	\$2,616	\$2,700	3.2%	34	\$2,112	\$2,172	2.8%	34	\$1,932	\$1,992	3.1%
35	\$2,988	\$3,072	2.8%	35	\$2,640	\$2,724	3.2%	35	\$2,124	\$2,184	2.8%	35	\$1,956	\$2,016	3.1%
36	\$3,024	\$3,108	2.8%	36	\$2,688	\$2,760	2.7%	36	\$2,160	\$2,220	2.8%	36	\$1,980	\$2,040	3.0%
37	\$3,096	\$3,180	2.7%	37	\$2,736	\$2,808	2.6%	37	\$2,196	\$2,268	3.3%	37	\$2,028	\$2,076	2.4%
38	\$3,168	\$3,252	2.7%	38	\$2,796	\$2,880	3.0%	38	\$2,256	\$2,316	2.7%	38	\$2,076	\$2,136	2.9%
39	\$3,252	\$3,348	3.0%	39	\$2,880	\$2,952	2.5%	39	\$2,316	\$2,376	2.6%	39	\$2,124	\$2,184	2.8%
40	\$3,360	\$3,456	2.9%	40	\$2,976	\$3,060	2.8%	40	\$2,388	\$2,460	3.0%	40	\$2,196	\$2,268	3.3%
41	\$3,468	\$3,576	3.1%	41	\$3,060	\$3,156	3.1%	41	\$2,472	\$2,532	2.4%	41	\$2,280	\$2,340	2.6%
42	\$3,588	\$3,684	2.7%	42	\$3,168	\$3,252	2.7%	42	\$2,556	\$2,628	2.8%	42	\$2,340	\$2,412	3.1%
43	\$3,696	\$3,804	2.9%	43	\$3,264	\$3,360	2.9%	43	\$2,628	\$2,712	3.2%	43	\$2,412	\$2,484	3.0%
44	\$3,816	\$3,924	2.8%	44	\$3,372	\$3,468	2.8%	44	\$2,724	\$2,796	2.6%	44	\$2,496	\$2,568	2.9%
45	\$3,936	\$4,044	2.7%	45	\$3,480	\$3,588	3.1%	45	\$2,796	\$2,880	3.0%	45	\$2,568	\$2,640	2.8%
46	\$4,056	\$4,176	3.0%	46	\$3,588	\$3,684	2.7%	46	\$2,892	\$2,964	2.5%	46	\$2,664	\$2,736	2.7%
47	\$4,188	\$4,308	2.9%	47	\$3,696	\$3,804	2.9%	47	\$2,976	\$3,060	2.8%	47	\$2,736	\$2,808	2.6%
48	\$4,308	\$4,440	3.1%	48	\$3,816	\$3,924	2.8%	48	\$3,060	\$3,156	3.1%	48	\$2,820	\$2,904	3.0%
49	\$4,440	\$4,560	2.7%	49	\$3,936	\$4,044	2.7%	49	\$3,168	\$3,252	2.7%	49	\$2,916	\$3,000	2.9%
50	\$4,584	\$4,704	2.6%	50	\$4,044	\$4,164	3.0%	50	\$3,252	\$3,348	3.0%	50	\$2,988	\$3,072	2.8%
51	\$4,704	\$4,836	2.8%	51	\$4,164	\$4,272	2.6%	51	\$3,348	\$3,444	2.9%	51	\$3,084	\$3,168	2.7%
52	\$4,848	\$4,980	2.7%	52	\$4,284	\$4,404	2.8%	52	\$3,444	\$3,540	2.8%	52	\$3,168	\$3,252	2.7%
53	\$5,004	\$5,136	2.6%	53	\$4,428	\$4,548	2.7%	53	\$3,564	\$3,660	2.7%	53	\$3,264	\$3,360	2.9%
54	\$5,172	\$5,328	3.0%	54	\$4,584	\$4,704	2.6%	54	\$3,684	\$3,792	2.9%	54	\$3,384	\$3,480	2.8%
55	\$5,376	\$5,532	2.9%	55	\$4,752	\$4,896	3.0%	55	\$3,828	\$3,936	2.8%	55	\$3,528	\$3,624	2.7%
56	\$5,604	\$5,772	3.0%	56	\$4,956	\$5,100	2.9%	56	\$3,996	\$4,104	2.7%	56	\$3,660	\$3,768	3.0%
57	\$5,856	\$6,012	2.7%	57	\$5,172	\$5,328	3.0%	57	\$4,164	\$4,272	2.6%	57	\$3,828	\$3,936	2.8%
58	\$6,096	\$6,264	2.8%	58	\$5,388	\$5,544	2.9%	58	\$4,332	\$4,464	3.0%	58	\$3,984	\$4,092	2.7%
59	\$6,348	\$6,528	2.8%	59	\$5,628	\$5,784	2.8%	59	\$4,512	\$4,644	2.9%	59	\$4,164	\$4,272	2.6%
60	\$6,612	\$6,804	2.9%	60	\$5,856	\$6,012	2.7%	60	\$4,704	\$4,836	2.8%	60	\$4,320	\$4,452	3.1%
61	\$7,020	\$7,224	2.9%	61	\$6,204	\$6,384	2.9%	61	\$5,004	\$5,136	2.6%	61	\$4,596	\$4,716	2.6%
62	\$7,452	\$7,668	2.9%	62	\$6,588	\$6,780	2.9%	62	\$5,304	\$5,460	2.9%	62	\$4,872	\$5,004	2.7%
63	\$7,908	\$8,136	2.9%	63	\$6,996	\$7,200	2.9%	63	\$5,640	\$5,796	2.8%	63	\$5,172	\$5,328	3.0%
64	\$8,400	\$8,628	2.7%	64	\$7,428	\$7,644	2.9%	64	\$5,976	\$6,144	2.8%	64	\$5,496	\$5,652	2.8%
65+	\$8,916	\$9,168	2.8%	65+	\$7,884	\$8,112	2.9%	65+	\$6,348	\$6,528	2.8%	65+	\$5,844	\$6,000	2.7%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 5

CP Base Rates

High Deductible MC 5500 (HSA Compatible)				MC 1750				Preventative and Hospital Care 3000 (HSA Compatible)				Value 2500			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$4,152	\$4,260	2.6%	0	\$9,504	\$9,768	2.8%	0	\$3,264	\$3,360	2.9%	0	\$5,100	\$5,244	2.8%
1	\$1,872	\$1,920	2.6%	1	\$4,284	\$4,404	2.8%	1	\$1,476	\$1,512	2.4%	1	\$2,304	\$2,364	2.6%
2	\$1,224	\$1,260	2.9%	2	\$2,796	\$2,880	3.0%	2	\$972	\$996	2.5%	2	\$1,500	\$1,548	3.2%
3	\$1,128	\$1,164	3.2%	3	\$2,592	\$2,664	2.8%	3	\$888	\$912	2.7%	3	\$1,404	\$1,440	2.6%
4	\$1,044	\$1,068	2.3%	4	\$2,388	\$2,460	3.0%	4	\$828	\$852	2.9%	4	\$1,284	\$1,320	2.8%
5	\$972	\$996	2.5%	5	\$2,208	\$2,280	3.3%	5	\$768	\$780	1.6%	5	\$1,200	\$1,224	2.0%
6	\$900	\$924	2.7%	6	\$2,088	\$2,148	2.9%	6	\$708	\$732	3.4%	6	\$1,116	\$1,152	3.2%
7	\$864	\$888	2.8%	7	\$1,980	\$2,040	3.0%	7	\$684	\$708	3.5%	7	\$1,068	\$1,104	3.4%
8	\$840	\$864	2.9%	8	\$1,932	\$1,992	3.1%	8	\$660	\$684	3.6%	8	\$1,044	\$1,068	2.3%
9	\$840	\$864	2.9%	9	\$1,932	\$1,992	3.1%	9	\$660	\$684	3.6%	9	\$1,032	\$1,056	2.3%
10	\$864	\$888	2.8%	10	\$1,968	\$2,028	3.0%	10	\$672	\$696	3.6%	10	\$1,056	\$1,080	2.3%
11	\$900	\$924	2.7%	11	\$2,064	\$2,124	2.9%	11	\$708	\$732	3.4%	11	\$1,104	\$1,140	3.3%
12	\$960	\$984	2.5%	12	\$2,184	\$2,244	2.7%	12	\$756	\$768	1.6%	12	\$1,176	\$1,200	2.0%
13	\$996	\$1,020	2.4%	13	\$2,268	\$2,328	2.6%	13	\$780	\$792	1.5%	13	\$1,224	\$1,260	2.9%
14	\$1,056	\$1,080	2.3%	14	\$2,424	\$2,496	3.0%	14	\$840	\$864	2.9%	14	\$1,296	\$1,332	2.8%
15	\$1,128	\$1,164	3.2%	15	\$2,592	\$2,664	2.8%	15	\$888	\$912	2.7%	15	\$1,392	\$1,428	2.6%
16	\$1,200	\$1,224	2.0%	16	\$2,748	\$2,820	2.6%	16	\$936	\$972	3.8%	16	\$1,476	\$1,512	2.4%
17	\$1,272	\$1,308	2.8%	17	\$2,904	\$2,988	2.9%	17	\$996	\$1,020	2.4%	17	\$1,560	\$1,608	3.1%
18	\$1,296	\$1,332	2.8%	18	\$2,976	\$3,060	2.8%	18	\$1,020	\$1,044	2.4%	18	\$1,608	\$1,644	2.2%
19	\$1,320	\$1,356	2.7%	19	\$3,036	\$3,132	3.2%	19	\$1,044	\$1,068	2.3%	19	\$1,632	\$1,680	2.9%
20	\$1,296	\$1,332	2.8%	20	\$2,964	\$3,048	2.8%	20	\$1,020	\$1,044	2.4%	20	\$1,596	\$1,632	2.3%
21	\$1,260	\$1,296	2.9%	21	\$2,892	\$2,964	2.5%	21	\$996	\$1,020	2.4%	21	\$1,548	\$1,596	3.1%
22	\$1,200	\$1,224	2.0%	22	\$2,736	\$2,808	2.6%	22	\$936	\$972	3.8%	22	\$1,464	\$1,500	2.5%
23	\$1,212	\$1,248	3.0%	23	\$2,772	\$2,856	3.0%	23	\$960	\$984	2.5%	23	\$1,488	\$1,536	3.2%
24	\$1,236	\$1,272	2.9%	24	\$2,832	\$2,916	3.0%	24	\$984	\$1,008	2.4%	24	\$1,524	\$1,572	3.1%
25	\$1,272	\$1,308	2.8%	25	\$2,928	\$3,012	2.9%	25	\$1,008	\$1,032	2.4%	25	\$1,572	\$1,620	3.1%
26	\$1,320	\$1,356	2.7%	26	\$3,036	\$3,132	3.2%	26	\$1,044	\$1,068	2.3%	26	\$1,632	\$1,680	2.9%
27	\$1,368	\$1,416	3.5%	27	\$3,156	\$3,240	2.7%	27	\$1,080	\$1,116	3.3%	27	\$1,692	\$1,740	2.8%
28	\$1,440	\$1,476	2.5%	28	\$3,276	\$3,372	2.9%	28	\$1,128	\$1,164	3.2%	28	\$1,764	\$1,824	3.4%
29	\$1,476	\$1,512	2.4%	29	\$3,396	\$3,492	2.8%	29	\$1,176	\$1,200	2.0%	29	\$1,824	\$1,872	2.6%
30	\$1,524	\$1,572	3.1%	30	\$3,480	\$3,588	3.1%	30	\$1,200	\$1,224	2.0%	30	\$1,872	\$1,920	2.6%
31	\$1,548	\$1,596	3.1%	31	\$3,564	\$3,660	2.7%	31	\$1,224	\$1,260	2.9%	31	\$1,908	\$1,968	3.1%
32	\$1,572	\$1,620	3.1%	32	\$3,612	\$3,720	3.0%	32	\$1,248	\$1,284	2.9%	32	\$1,944	\$2,004	3.1%
33	\$1,596	\$1,632	2.3%	33	\$3,648	\$3,756	3.0%	33	\$1,260	\$1,296	2.9%	33	\$1,956	\$2,016	3.1%
34	\$1,608	\$1,644	2.2%	34	\$3,672	\$3,780	2.9%	34	\$1,260	\$1,296	2.9%	34	\$1,968	\$2,028	3.0%
35	\$1,620	\$1,656	2.2%	35	\$3,720	\$3,816	2.6%	35	\$1,272	\$1,308	2.8%	35	\$1,992	\$2,052	3.0%
36	\$1,644	\$1,692	2.9%	36	\$3,768	\$3,876	2.9%	36	\$1,296	\$1,332	2.8%	36	\$2,028	\$2,076	2.4%
37	\$1,668	\$1,716	2.9%	37	\$3,840	\$3,948	2.8%	37	\$1,320	\$1,356	2.7%	37	\$2,064	\$2,124	2.9%
38	\$1,716	\$1,764	2.8%	38	\$3,936	\$4,044	2.7%	38	\$1,344	\$1,392	3.6%	38	\$2,112	\$2,172	2.8%
39	\$1,764	\$1,824	3.4%	39	\$4,044	\$4,164	3.0%	39	\$1,392	\$1,428	2.6%	39	\$2,172	\$2,232	2.8%
40	\$1,824	\$1,872	2.6%	40	\$4,176	\$4,296	2.9%	40	\$1,440	\$1,476	2.5%	40	\$2,244	\$2,304	2.7%
41	\$1,884	\$1,932	2.5%	41	\$4,308	\$4,440	3.1%	41	\$1,476	\$1,512	2.4%	41	\$2,316	\$2,376	2.6%
42	\$1,944	\$2,004	3.1%	42	\$4,452	\$4,584	3.0%	42	\$1,524	\$1,572	3.1%	42	\$2,388	\$2,460	3.0%
43	\$2,004	\$2,064	3.0%	43	\$4,596	\$4,716	2.6%	43	\$1,572	\$1,620	3.1%	43	\$2,472	\$2,532	2.4%
44	\$2,064	\$2,124	2.9%	44	\$4,740	\$4,884	3.0%	44	\$1,632	\$1,680	2.9%	44	\$2,544	\$2,616	2.8%
45	\$2,136	\$2,196	2.8%	45	\$4,884	\$5,028	2.9%	45	\$1,680	\$1,728	2.9%	45	\$2,616	\$2,700	3.2%
46	\$2,196	\$2,268	3.3%	46	\$5,040	\$5,184	2.9%	46	\$1,728	\$1,776	2.8%	46	\$2,712	\$2,784	2.7%
47	\$2,268	\$2,328	2.6%	47	\$5,208	\$5,352	2.8%	47	\$1,776	\$1,836	3.4%	47	\$2,796	\$2,880	3.0%
48	\$2,340	\$2,412	3.1%	48	\$5,352	\$5,508	2.9%	48	\$1,848	\$1,896	2.6%	48	\$2,880	\$2,952	2.5%
49	\$2,400	\$2,472	3.0%	49	\$5,520	\$5,676	2.8%	49	\$1,896	\$1,944	2.5%	49	\$2,964	\$3,048	2.8%
50	\$2,484	\$2,556	2.9%	50	\$5,688	\$5,844	2.7%	50	\$1,944	\$2,004	3.1%	50	\$3,048	\$3,144	3.1%
51	\$2,544	\$2,616	2.8%	51	\$5,856	\$6,012	2.7%	51	\$2,004	\$2,064	3.0%	51	\$3,144	\$3,228	2.7%
52	\$2,616	\$2,700	3.2%	52	\$6,012	\$6,192	3.0%	52	\$2,076	\$2,136	2.9%	52	\$3,228	\$3,324	3.0%
53	\$2,712	\$2,784	2.7%	53	\$6,204	\$6,384	2.9%	53	\$2,136	\$2,196	2.8%	53	\$3,336	\$3,432	2.9%
54	\$2,796	\$2,880	3.0%	54	\$6,420	\$6,600	2.8%	54	\$2,208	\$2,280	3.3%	54	\$3,444	\$3,540	2.8%
55	\$2,916	\$3,000	2.9%	55	\$6,696	\$6,876	2.7%	55	\$2,304	\$2,364	2.6%	55	\$3,588	\$3,684	2.7%
56	\$3,036	\$3,132	3.2%	56	\$6,972	\$7,164	2.8%	56	\$2,388	\$2,460	3.0%	56	\$3,744	\$3,840	2.6%
57	\$3,168	\$3,252	2.7%	57	\$7,260	\$7,464	2.8%	57	\$2,496	\$2,568	2.9%	57	\$3,900	\$4,020	3.1%
58	\$3,300	\$3,384	2.5%	58	\$7,572	\$7,788	2.9%	58	\$2,592	\$2,664	2.8%	58	\$4,068	\$4,188	2.9%
59	\$3,432	\$3,528	2.8%	59	\$7,884	\$8,112	2.9%	59	\$2,712	\$2,784	2.7%	59	\$4,236	\$4,356	2.8%
60	\$3,588	\$3,684	2.7%	60	\$8,220	\$8,448	2.8%	60	\$2,820	\$2,904	3.0%	60	\$4,416	\$4,536	2.7%
61	\$3,804	\$3,912	2.8%	61	\$8,712	\$8,964	2.9%	61	\$2,988	\$3,072	2.8%	61	\$4,680	\$4,812	2.8%
62	\$4,032	\$4,152	3.0%	62	\$9,264	\$9,528	2.8%	62	\$3,180	\$3,276	3.0%	62	\$4,968	\$5,112	2.9%
63	\$4,284	\$4,404	2.8%	63	\$9,828	\$10,116	2.9%	63	\$3,372	\$3,468	2.8%	63	\$5,280	\$5,424	2.7%
64	\$4,536	\$4,668	2.9%	64	\$10,428	\$10,728	2.9%	64	\$3,588	\$3,684	2.7%	64	\$5,592	\$5,760	3.0%
65+	\$4,836	\$4,968	2.7%	65+	\$11,064	\$11,376	2.8%	65+	\$3,804	\$3,912	2.8%	65+	\$5,940	\$6,108	2.8%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 5

CP Base Rates

Value 8000				Buy Down 6500				MC 2750				Value 5000			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$3,132	\$3,216	2.7%	0	\$6,732	\$6,924	2.9%	0	\$9,048	\$9,300	2.8%	0	\$3,744	\$3,840	2.6%
1	\$1,416	\$1,452	2.5%	1	\$3,036	\$3,132	3.2%	1	\$4,080	\$4,200	2.9%	1	\$1,692	\$1,740	2.8%
2	\$924	\$960	3.9%	2	\$1,980	\$2,040	3.0%	2	\$2,676	\$2,748	2.7%	2	\$1,104	\$1,140	3.3%
3	\$852	\$876	2.8%	3	\$1,848	\$1,896	2.6%	3	\$2,484	\$2,556	2.9%	3	\$1,020	\$1,044	2.4%
4	\$792	\$816	3.0%	4	\$1,692	\$1,740	2.8%	4	\$2,280	\$2,340	2.6%	4	\$936	\$972	3.8%
5	\$732	\$756	3.3%	5	\$1,572	\$1,620	3.1%	5	\$2,112	\$2,172	2.8%	5	\$876	\$900	2.7%
6	\$684	\$708	3.5%	6	\$1,476	\$1,512	2.4%	6	\$1,980	\$2,040	3.0%	6	\$816	\$840	2.9%
7	\$648	\$672	3.7%	7	\$1,404	\$1,440	2.6%	7	\$1,884	\$1,932	2.5%	7	\$780	\$792	1.5%
8	\$636	\$660	3.8%	8	\$1,368	\$1,416	3.5%	8	\$1,848	\$1,896	2.6%	8	\$768	\$780	1.6%
9	\$636	\$660	3.8%	9	\$1,356	\$1,404	3.5%	9	\$1,836	\$1,884	2.6%	9	\$768	\$780	1.6%
10	\$648	\$672	3.7%	10	\$1,404	\$1,440	2.6%	10	\$1,884	\$1,932	2.5%	10	\$780	\$792	1.5%
11	\$672	\$696	3.6%	11	\$1,464	\$1,500	2.5%	11	\$1,956	\$2,016	3.1%	11	\$816	\$840	2.9%
12	\$720	\$744	3.3%	12	\$1,548	\$1,596	3.1%	12	\$2,088	\$2,148	2.9%	12	\$864	\$888	2.8%
13	\$756	\$768	1.6%	13	\$1,608	\$1,644	2.2%	13	\$2,160	\$2,220	2.8%	13	\$888	\$912	2.7%
14	\$804	\$828	3.0%	14	\$1,716	\$1,764	2.8%	14	\$2,316	\$2,376	2.6%	14	\$960	\$984	2.5%
15	\$852	\$876	2.8%	15	\$1,836	\$1,884	2.6%	15	\$2,472	\$2,532	2.4%	15	\$1,020	\$1,044	2.4%
16	\$900	\$924	2.7%	16	\$1,944	\$2,004	3.1%	16	\$2,616	\$2,700	3.2%	16	\$1,080	\$1,116	3.3%
17	\$960	\$984	2.5%	17	\$2,064	\$2,124	2.9%	17	\$2,760	\$2,844	3.0%	17	\$1,140	\$1,176	3.2%
18	\$984	\$1,008	2.4%	18	\$2,112	\$2,172	2.8%	18	\$2,832	\$2,916	3.0%	18	\$1,176	\$1,200	2.0%
19	\$1,008	\$1,032	2.4%	19	\$2,148	\$2,208	2.8%	19	\$2,904	\$2,988	2.9%	19	\$1,200	\$1,224	2.0%
20	\$984	\$1,008	2.4%	20	\$2,100	\$2,160	2.9%	20	\$2,820	\$2,904	3.0%	20	\$1,176	\$1,200	2.0%
21	\$960	\$984	2.5%	21	\$2,052	\$2,100	2.3%	21	\$2,748	\$2,820	2.6%	21	\$1,128	\$1,164	3.2%
22	\$900	\$924	2.7%	22	\$1,932	\$1,992	3.1%	22	\$2,592	\$2,664	2.8%	22	\$1,068	\$1,104	3.4%
23	\$912	\$936	2.6%	23	\$1,956	\$2,016	3.1%	23	\$2,640	\$2,724	3.2%	23	\$1,092	\$1,128	3.3%
24	\$936	\$972	3.8%	24	\$2,004	\$2,064	3.0%	24	\$2,700	\$2,772	2.7%	24	\$1,116	\$1,152	3.2%
25	\$972	\$996	2.5%	25	\$2,076	\$2,136	2.9%	25	\$2,784	\$2,868	3.0%	25	\$1,140	\$1,176	3.2%
26	\$1,008	\$1,032	2.4%	26	\$2,148	\$2,208	2.8%	26	\$2,892	\$2,964	2.5%	26	\$1,200	\$1,224	2.0%
27	\$1,044	\$1,068	2.3%	27	\$2,244	\$2,304	2.7%	27	\$3,012	\$3,096	2.8%	27	\$1,248	\$1,284	2.9%
28	\$1,080	\$1,116	3.3%	28	\$2,328	\$2,388	2.6%	28	\$3,132	\$3,216	2.7%	28	\$1,296	\$1,332	2.8%
29	\$1,116	\$1,152	3.2%	29	\$2,400	\$2,472	3.0%	29	\$3,228	\$3,324	3.0%	29	\$1,332	\$1,368	2.7%
30	\$1,152	\$1,188	3.1%	30	\$2,472	\$2,532	2.4%	30	\$3,324	\$3,408	2.5%	30	\$1,368	\$1,416	3.5%
31	\$1,176	\$1,200	2.0%	31	\$2,520	\$2,592	2.9%	31	\$3,396	\$3,492	2.8%	31	\$1,404	\$1,440	2.6%
32	\$1,200	\$1,224	2.0%	32	\$2,556	\$2,628	2.8%	32	\$3,444	\$3,540	2.8%	32	\$1,428	\$1,464	2.5%
33	\$1,212	\$1,248	3.0%	33	\$2,580	\$2,652	2.8%	33	\$3,468	\$3,576	3.1%	33	\$1,440	\$1,476	2.5%
34	\$1,224	\$1,260	2.9%	34	\$2,604	\$2,676	2.8%	34	\$3,516	\$3,612	2.7%	34	\$1,452	\$1,488	2.5%
35	\$1,224	\$1,260	2.9%	35	\$2,628	\$2,712	3.2%	35	\$3,540	\$3,636	2.7%	35	\$1,464	\$1,500	2.5%
36	\$1,248	\$1,284	2.9%	36	\$2,676	\$2,748	2.7%	36	\$3,588	\$3,684	2.7%	36	\$1,476	\$1,512	2.4%
37	\$1,260	\$1,296	2.9%	37	\$2,724	\$2,796	2.6%	37	\$3,648	\$3,756	3.0%	37	\$1,512	\$1,560	3.2%
38	\$1,296	\$1,332	2.8%	38	\$2,784	\$2,868	3.0%	38	\$3,744	\$3,840	2.6%	38	\$1,536	\$1,584	3.1%
39	\$1,332	\$1,368	2.7%	39	\$2,868	\$2,940	2.5%	39	\$3,852	\$3,960	2.8%	39	\$1,596	\$1,632	2.3%
40	\$1,368	\$1,416	3.5%	40	\$2,952	\$3,036	2.8%	40	\$3,972	\$4,080	2.7%	40	\$1,644	\$1,692	2.9%
41	\$1,428	\$1,464	2.5%	41	\$3,048	\$3,144	3.1%	41	\$4,104	\$4,224	2.9%	41	\$1,692	\$1,740	2.8%
42	\$1,464	\$1,500	2.5%	42	\$3,156	\$3,240	2.7%	42	\$4,236	\$4,356	2.8%	42	\$1,752	\$1,800	2.7%
43	\$1,512	\$1,560	3.2%	43	\$3,252	\$3,348	3.0%	43	\$4,380	\$4,500	2.7%	43	\$1,812	\$1,860	2.6%
44	\$1,560	\$1,608	3.1%	44	\$3,360	\$3,456	2.9%	44	\$4,512	\$4,644	2.9%	44	\$1,872	\$1,920	2.6%
45	\$1,620	\$1,656	2.2%	45	\$3,456	\$3,552	2.8%	45	\$4,656	\$4,788	2.8%	45	\$1,920	\$1,980	3.1%
46	\$1,668	\$1,716	2.9%	46	\$3,576	\$3,672	2.7%	46	\$4,800	\$4,932	2.8%	46	\$1,980	\$2,040	3.0%
47	\$1,716	\$1,764	2.8%	47	\$3,684	\$3,792	2.9%	47	\$4,944	\$5,088	2.9%	47	\$2,052	\$2,100	2.3%
48	\$1,764	\$1,824	3.4%	48	\$3,792	\$3,900	2.8%	48	\$5,100	\$5,244	2.8%	48	\$2,112	\$2,172	2.8%
49	\$1,824	\$1,872	2.6%	49	\$3,900	\$4,020	3.1%	49	\$5,256	\$5,400	2.7%	49	\$2,172	\$2,232	2.8%
50	\$1,872	\$1,920	2.6%	50	\$4,020	\$4,128	2.7%	50	\$5,412	\$5,556	2.7%	50	\$2,244	\$2,304	2.7%
51	\$1,932	\$1,992	3.1%	51	\$4,140	\$4,248	2.6%	51	\$5,568	\$5,724	2.8%	51	\$2,304	\$2,364	2.6%
52	\$1,980	\$2,040	3.0%	52	\$4,260	\$4,380	2.8%	52	\$5,724	\$5,892	2.9%	52	\$2,364	\$2,436	3.0%
53	\$2,052	\$2,100	2.3%	53	\$4,404	\$4,524	2.7%	53	\$5,916	\$6,084	2.8%	53	\$2,448	\$2,508	2.5%
54	\$2,124	\$2,184	2.8%	54	\$4,548	\$4,680	2.9%	54	\$6,120	\$6,288	2.7%	54	\$2,532	\$2,604	2.8%
55	\$2,196	\$2,268	3.3%	55	\$4,728	\$4,860	2.8%	55	\$6,372	\$6,552	2.8%	55	\$2,628	\$2,712	3.2%
56	\$2,304	\$2,364	2.6%	56	\$4,932	\$5,076	2.9%	56	\$6,624	\$6,816	2.9%	56	\$2,736	\$2,808	2.6%
57	\$2,388	\$2,460	3.0%	57	\$5,136	\$5,280	2.8%	57	\$6,912	\$7,104	2.8%	57	\$2,844	\$2,928	3.0%
58	\$2,496	\$2,568	2.9%	58	\$5,352	\$5,508	2.9%	58	\$7,212	\$7,416	2.8%	58	\$2,976	\$3,060	2.8%
59	\$2,604	\$2,676	2.8%	59	\$5,580	\$5,748	3.0%	59	\$7,512	\$7,728	2.9%	59	\$3,108	\$3,192	2.7%
60	\$2,712	\$2,784	2.7%	60	\$5,808	\$5,976	2.9%	60	\$7,824	\$8,040	2.8%	60	\$3,228	\$3,324	3.0%
61	\$2,880	\$2,952	2.5%	61	\$6,168	\$6,348	2.9%	61	\$8,304	\$8,544	2.9%	61	\$3,432	\$3,528	2.8%
62	\$3,048	\$3,144	3.1%	62	\$6,564	\$6,744	2.7%	62	\$8,820	\$9,060	2.7%	62	\$3,636	\$3,744	3.0%
63	\$3,240	\$3,336	3.0%	63	\$6,960	\$7,152	2.8%	63	\$9,360	\$9,624	2.8%	63	\$3,864	\$3,972	2.8%
64	\$3,432	\$3,528	2.8%	64	\$7,392	\$7,596	2.8%	64	\$9,936	\$10,212	2.8%	64	\$4,092	\$4,212	2.9%
65+	\$3,648	\$3,756	3.0%	65+	\$7,836	\$8,052	2.8%	65+	\$10,548	\$10,848	2.8%	65+	\$4,356	\$4,476	2.8%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 6

CP Base Rates

MC 3500				MC 5000				MC 7500 with Unlimited PCVs + Dent				High Deductible MC 3500 (HSA Compatible)			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$8,208	\$8,436	2.8%	0	\$7,260	\$7,464	2.8%	0	\$5,844	\$6,000	2.7%	0	\$5,364	\$5,520	2.9%
1	\$3,696	\$3,804	2.9%	1	\$3,276	\$3,372	2.9%	1	\$2,628	\$2,712	3.2%	1	\$2,424	\$2,496	3.0%
2	\$2,412	\$2,484	3.0%	2	\$2,136	\$2,196	2.8%	2	\$1,716	\$1,764	2.8%	2	\$1,572	\$1,620	3.1%
3	\$2,256	\$2,316	2.7%	3	\$1,980	\$2,040	3.0%	3	\$1,608	\$1,644	2.2%	3	\$1,464	\$1,500	2.5%
4	\$2,064	\$2,124	2.9%	4	\$1,836	\$1,884	2.6%	4	\$1,476	\$1,512	2.4%	4	\$1,344	\$1,392	3.6%
5	\$1,920	\$1,980	3.1%	5	\$1,692	\$1,740	2.8%	5	\$1,356	\$1,404	3.5%	5	\$1,260	\$1,296	2.9%
6	\$1,788	\$1,848	3.4%	6	\$1,596	\$1,632	2.3%	6	\$1,284	\$1,320	2.8%	6	\$1,176	\$1,200	2.0%
7	\$1,716	\$1,764	2.8%	7	\$1,512	\$1,560	3.2%	7	\$1,224	\$1,260	2.9%	7	\$1,116	\$1,152	3.2%
8	\$1,668	\$1,716	2.9%	8	\$1,476	\$1,512	2.4%	8	\$1,188	\$1,212	2.0%	8	\$1,092	\$1,128	3.3%
9	\$1,668	\$1,716	2.9%	9	\$1,476	\$1,512	2.4%	9	\$1,188	\$1,212	2.0%	9	\$1,092	\$1,128	3.3%
10	\$1,704	\$1,752	2.8%	10	\$1,512	\$1,560	3.2%	10	\$1,212	\$1,248	3.0%	10	\$1,116	\$1,152	3.2%
11	\$1,776	\$1,836	3.4%	11	\$1,572	\$1,620	3.1%	11	\$1,272	\$1,308	2.8%	11	\$1,176	\$1,200	2.0%
12	\$1,884	\$1,932	2.5%	12	\$1,668	\$1,716	2.9%	12	\$1,344	\$1,392	3.6%	12	\$1,236	\$1,272	2.9%
13	\$1,956	\$2,016	3.1%	13	\$1,728	\$1,776	2.8%	13	\$1,404	\$1,440	2.6%	13	\$1,284	\$1,320	2.8%
14	\$2,100	\$2,160	2.9%	14	\$1,860	\$1,908	2.6%	14	\$1,488	\$1,536	3.2%	14	\$1,368	\$1,416	3.5%
15	\$2,244	\$2,304	2.7%	15	\$1,980	\$2,040	3.0%	15	\$1,596	\$1,632	2.3%	15	\$1,464	\$1,500	2.5%
16	\$2,376	\$2,448	3.0%	16	\$2,100	\$2,160	2.9%	16	\$1,692	\$1,740	2.8%	16	\$1,548	\$1,596	3.1%
17	\$2,508	\$2,580	2.9%	17	\$2,232	\$2,292	2.7%	17	\$1,776	\$1,836	3.4%	17	\$1,644	\$1,692	2.9%
18	\$2,568	\$2,640	2.8%	18	\$2,280	\$2,340	2.6%	18	\$1,836	\$1,884	2.6%	18	\$1,680	\$1,728	2.9%
19	\$2,616	\$2,700	3.2%	19	\$2,328	\$2,388	2.6%	19	\$1,872	\$1,920	2.6%	19	\$1,716	\$1,764	2.8%
20	\$2,568	\$2,640	2.8%	20	\$2,268	\$2,328	2.6%	20	\$1,824	\$1,872	2.6%	20	\$1,680	\$1,728	2.9%
21	\$2,496	\$2,568	2.9%	21	\$2,196	\$2,268	3.3%	21	\$1,764	\$1,824	3.4%	21	\$1,632	\$1,680	2.9%
22	\$2,364	\$2,436	3.0%	22	\$2,088	\$2,148	2.9%	22	\$1,680	\$1,728	2.9%	22	\$1,536	\$1,584	3.1%
23	\$2,388	\$2,460	3.0%	23	\$2,124	\$2,184	2.8%	23	\$1,704	\$1,752	2.8%	23	\$1,560	\$1,608	3.1%
24	\$2,460	\$2,520	2.4%	24	\$2,160	\$2,220	2.8%	24	\$1,740	\$1,788	2.8%	24	\$1,608	\$1,644	2.2%
25	\$2,532	\$2,604	2.8%	25	\$2,244	\$2,304	2.7%	25	\$1,788	\$1,848	3.4%	25	\$1,656	\$1,704	2.9%
26	\$2,616	\$2,700	3.2%	26	\$2,316	\$2,376	2.6%	26	\$1,872	\$1,920	2.6%	26	\$1,716	\$1,764	2.8%
27	\$2,736	\$2,808	2.6%	27	\$2,412	\$2,484	3.0%	27	\$1,944	\$2,004	3.1%	27	\$1,776	\$1,836	3.4%
28	\$2,832	\$2,916	3.0%	28	\$2,508	\$2,580	2.9%	28	\$2,028	\$2,076	2.4%	28	\$1,860	\$1,908	2.6%
29	\$2,940	\$3,024	2.9%	29	\$2,592	\$2,664	2.8%	29	\$2,088	\$2,148	2.9%	29	\$1,920	\$1,980	3.1%
30	\$3,012	\$3,096	2.8%	30	\$2,676	\$2,748	2.7%	30	\$2,148	\$2,208	2.8%	30	\$1,968	\$2,028	3.0%
31	\$3,084	\$3,168	2.7%	31	\$2,724	\$2,796	2.6%	31	\$2,184	\$2,244	2.7%	31	\$2,004	\$2,064	3.0%
32	\$3,120	\$3,204	2.7%	32	\$2,760	\$2,844	3.0%	32	\$2,232	\$2,292	2.7%	32	\$2,052	\$2,100	2.3%
33	\$3,156	\$3,240	2.7%	33	\$2,784	\$2,868	3.0%	33	\$2,244	\$2,304	2.7%	33	\$2,064	\$2,124	2.9%
34	\$3,180	\$3,276	3.0%	34	\$2,808	\$2,892	3.0%	34	\$2,268	\$2,328	2.6%	34	\$2,088	\$2,148	2.9%
35	\$3,204	\$3,300	3.0%	35	\$2,832	\$2,916	3.0%	35	\$2,292	\$2,352	2.6%	35	\$2,100	\$2,160	2.9%
36	\$3,252	\$3,348	3.0%	36	\$2,880	\$2,952	2.5%	36	\$2,316	\$2,376	2.6%	36	\$2,124	\$2,184	2.8%
37	\$3,324	\$3,408	2.5%	37	\$2,928	\$3,012	2.9%	37	\$2,352	\$2,424	3.1%	37	\$2,160	\$2,220	2.8%
38	\$3,396	\$3,492	2.8%	38	\$3,000	\$3,084	2.8%	38	\$2,412	\$2,484	3.0%	38	\$2,232	\$2,292	2.7%
39	\$3,504	\$3,600	2.7%	39	\$3,096	\$3,180	2.7%	39	\$2,484	\$2,556	2.9%	39	\$2,292	\$2,352	2.6%
40	\$3,600	\$3,696	2.7%	40	\$3,192	\$3,288	3.0%	40	\$2,568	\$2,640	2.8%	40	\$2,352	\$2,424	3.1%
41	\$3,732	\$3,828	2.6%	41	\$3,300	\$3,384	2.5%	41	\$2,640	\$2,724	3.2%	41	\$2,448	\$2,508	2.5%
42	\$3,840	\$3,948	2.8%	42	\$3,408	\$3,504	2.8%	42	\$2,736	\$2,808	2.6%	42	\$2,520	\$2,592	2.9%
43	\$3,972	\$4,080	2.7%	43	\$3,516	\$3,612	2.7%	43	\$2,820	\$2,904	3.0%	43	\$2,592	\$2,664	2.8%
44	\$4,092	\$4,212	2.9%	44	\$3,624	\$3,732	3.0%	44	\$2,916	\$3,000	2.9%	44	\$2,688	\$2,760	2.7%
45	\$4,224	\$4,344	2.8%	45	\$3,744	\$3,840	2.6%	45	\$3,000	\$3,084	2.8%	45	\$2,760	\$2,844	3.0%
46	\$4,356	\$4,476	2.8%	46	\$3,852	\$3,960	2.8%	46	\$3,108	\$3,192	2.7%	46	\$2,844	\$2,928	3.0%
47	\$4,488	\$4,620	2.9%	47	\$3,972	\$4,080	2.7%	47	\$3,192	\$3,288	3.0%	47	\$2,940	\$3,024	2.9%
48	\$4,632	\$4,764	2.8%	48	\$4,092	\$4,212	2.9%	48	\$3,300	\$3,384	2.5%	48	\$3,024	\$3,108	2.8%
49	\$4,776	\$4,908	2.8%	49	\$4,224	\$4,344	2.8%	49	\$3,396	\$3,492	2.8%	49	\$3,120	\$3,204	2.7%
50	\$4,908	\$5,052	2.9%	50	\$4,332	\$4,464	3.0%	50	\$3,504	\$3,600	2.7%	50	\$3,204	\$3,300	3.0%
51	\$5,052	\$5,196	2.9%	51	\$4,464	\$4,596	3.0%	51	\$3,600	\$3,696	2.7%	51	\$3,312	\$3,396	2.5%
52	\$5,208	\$5,352	2.8%	52	\$4,608	\$4,740	2.9%	52	\$3,696	\$3,804	2.9%	52	\$3,396	\$3,492	2.8%
53	\$5,364	\$5,520	2.9%	53	\$4,740	\$4,884	3.0%	53	\$3,816	\$3,924	2.8%	53	\$3,516	\$3,612	2.7%
54	\$5,556	\$5,712	2.8%	54	\$4,908	\$5,052	2.9%	54	\$3,960	\$4,068	2.7%	54	\$3,636	\$3,744	3.0%
55	\$5,772	\$5,940	2.9%	55	\$5,112	\$5,256	2.8%	55	\$4,104	\$4,224	2.9%	55	\$3,780	\$3,888	2.9%
56	\$6,012	\$6,192	3.0%	56	\$5,328	\$5,484	2.9%	56	\$4,284	\$4,404	2.8%	56	\$3,948	\$4,056	2.7%
57	\$6,276	\$6,444	2.7%	57	\$5,544	\$5,700	2.8%	57	\$4,464	\$4,596	3.0%	57	\$4,104	\$4,224	2.9%
58	\$6,540	\$6,720	2.8%	58	\$5,784	\$5,952	2.9%	58	\$4,656	\$4,788	2.8%	58	\$4,272	\$4,392	2.8%
59	\$6,816	\$7,008	2.8%	59	\$6,024	\$6,204	3.0%	59	\$4,848	\$4,980	2.7%	59	\$4,464	\$4,596	3.0%
60	\$7,092	\$7,296	2.9%	60	\$6,276	\$6,444	2.7%	60	\$5,052	\$5,196	2.9%	60	\$4,644	\$4,776	2.8%
61	\$7,536	\$7,740	2.7%	61	\$6,660	\$6,852	2.9%	61	\$5,352	\$5,508	2.9%	61	\$4,920	\$5,064	2.9%
62	\$8,004	\$8,232	2.8%	62	\$7,068	\$7,272	2.9%	62	\$5,688	\$5,844	2.7%	62	\$5,232	\$5,376	2.8%
63	\$8,496	\$8,736	2.8%	63	\$7,512	\$7,728	2.9%	63	\$6,048	\$6,216	2.8%	63	\$5,556	\$5,712	2.8%
64	\$9,000	\$9,264	2.9%	64	\$7,980	\$8,196	2.7%	64	\$6,408	\$6,588	2.8%	64	\$5,892	\$6,060	2.9%
65+	\$9,564	\$9,840	2.9%	65+	\$8,460	\$8,700	2.8%	65+	\$6,804	\$6,996	2.8%	65+	\$6,264	\$6,432	2.7%



## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 6

CP Base Rates

High Deductible MC 5500 (HSA Compatible)				MC 1750				Preventative and Hospital Care 3000 (HSA Compatible)				Value 2500			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$4,452	\$4,584	3.0%	0	\$10,200	\$10,488	2.8%	0	\$3,504	\$3,600	2.7%	0	\$5,472	\$5,628	2.9%
1	\$2,004	\$2,064	3.0%	1	\$4,608	\$4,740	2.9%	1	\$1,572	\$1,620	3.1%	1	\$2,472	\$2,532	2.4%
2	\$1,308	\$1,344	2.8%	2	\$3,000	\$3,084	2.8%	2	\$1,032	\$1,056	2.3%	2	\$1,620	\$1,656	2.2%
3	\$1,224	\$1,260	2.9%	3	\$2,784	\$2,868	3.0%	3	\$960	\$984	2.5%	3	\$1,500	\$1,548	3.2%
4	\$1,116	\$1,152	3.2%	4	\$2,568	\$2,640	2.8%	4	\$876	\$900	2.7%	4	\$1,368	\$1,416	3.5%
5	\$1,044	\$1,068	2.3%	5	\$2,376	\$2,448	3.0%	5	\$816	\$840	2.9%	5	\$1,272	\$1,308	2.8%
6	\$984	\$1,008	2.4%	6	\$2,232	\$2,292	2.7%	6	\$768	\$780	1.6%	6	\$1,200	\$1,224	2.0%
7	\$924	\$960	3.9%	7	\$2,124	\$2,184	2.8%	7	\$720	\$744	3.3%	7	\$1,140	\$1,176	3.2%
8	\$900	\$924	2.7%	8	\$2,076	\$2,136	2.9%	8	\$708	\$732	3.4%	8	\$1,104	\$1,140	3.3%
9	\$900	\$924	2.7%	9	\$2,076	\$2,136	2.9%	9	\$708	\$732	3.4%	9	\$1,104	\$1,140	3.3%
10	\$924	\$960	3.9%	10	\$2,112	\$2,172	2.8%	10	\$720	\$744	3.3%	10	\$1,128	\$1,164	3.2%
11	\$972	\$996	2.5%	11	\$2,208	\$2,280	3.3%	11	\$768	\$780	1.6%	11	\$1,188	\$1,212	2.0%
12	\$1,020	\$1,044	2.4%	12	\$2,340	\$2,412	3.1%	12	\$804	\$828	3.0%	12	\$1,260	\$1,296	2.9%
13	\$1,056	\$1,080	2.3%	13	\$2,424	\$2,496	3.0%	13	\$840	\$864	2.9%	13	\$1,308	\$1,344	2.8%
14	\$1,128	\$1,164	3.2%	14	\$2,604	\$2,676	2.8%	14	\$888	\$912	2.7%	14	\$1,404	\$1,440	2.6%
15	\$1,212	\$1,248	3.0%	15	\$2,772	\$2,856	3.0%	15	\$960	\$984	2.5%	15	\$1,488	\$1,536	3.2%
16	\$1,284	\$1,320	2.8%	16	\$2,952	\$3,036	2.8%	16	\$1,020	\$1,044	2.4%	16	\$1,596	\$1,632	2.3%
17	\$1,356	\$1,404	3.5%	17	\$3,120	\$3,204	2.7%	17	\$1,068	\$1,104	3.4%	17	\$1,680	\$1,728	2.9%
18	\$1,404	\$1,440	2.6%	18	\$3,192	\$3,288	3.0%	18	\$1,092	\$1,128	3.3%	18	\$1,716	\$1,764	2.8%
19	\$1,428	\$1,464	2.5%	19	\$3,252	\$3,348	3.0%	19	\$1,116	\$1,152	3.2%	19	\$1,752	\$1,800	2.7%
20	\$1,392	\$1,428	2.6%	20	\$3,180	\$3,276	3.0%	20	\$1,092	\$1,128	3.3%	20	\$1,704	\$1,752	2.8%
21	\$1,344	\$1,392	3.6%	21	\$3,096	\$3,180	2.7%	21	\$1,068	\$1,104	3.4%	21	\$1,668	\$1,716	2.9%
22	\$1,272	\$1,308	2.8%	22	\$2,928	\$3,012	2.9%	22	\$1,008	\$1,032	2.4%	22	\$1,572	\$1,620	3.1%
23	\$1,296	\$1,332	2.8%	23	\$2,976	\$3,060	2.8%	23	\$1,020	\$1,044	2.4%	23	\$1,608	\$1,644	2.2%
24	\$1,320	\$1,356	2.7%	24	\$3,036	\$3,132	3.2%	24	\$1,044	\$1,068	2.3%	24	\$1,632	\$1,680	2.9%
25	\$1,368	\$1,416	3.5%	25	\$3,144	\$3,228	2.7%	25	\$1,080	\$1,116	3.3%	25	\$1,692	\$1,740	2.8%
26	\$1,428	\$1,464	2.5%	26	\$3,252	\$3,348	3.0%	26	\$1,116	\$1,152	3.2%	26	\$1,752	\$1,800	2.7%
27	\$1,476	\$1,512	2.4%	27	\$3,396	\$3,492	2.8%	27	\$1,176	\$1,200	2.0%	27	\$1,824	\$1,872	2.6%
28	\$1,536	\$1,584	3.1%	28	\$3,528	\$3,624	2.7%	28	\$1,212	\$1,248	3.0%	28	\$1,896	\$1,944	2.5%
29	\$1,596	\$1,632	2.3%	29	\$3,636	\$3,744	3.0%	29	\$1,248	\$1,284	2.9%	29	\$1,956	\$2,016	3.1%
30	\$1,632	\$1,680	2.9%	30	\$3,744	\$3,840	2.6%	30	\$1,284	\$1,320	2.8%	30	\$2,004	\$2,064	3.0%
31	\$1,668	\$1,716	2.9%	31	\$3,828	\$3,936	2.8%	31	\$1,308	\$1,344	2.8%	31	\$2,052	\$2,100	2.3%
32	\$1,692	\$1,740	2.8%	32	\$3,876	\$3,984	2.8%	32	\$1,332	\$1,368	2.7%	32	\$2,088	\$2,148	2.9%
33	\$1,704	\$1,752	2.8%	33	\$3,912	\$4,032	3.1%	33	\$1,344	\$1,392	3.6%	33	\$2,100	\$2,160	2.9%
34	\$1,716	\$1,764	2.8%	34	\$3,960	\$4,068	2.7%	34	\$1,356	\$1,404	3.5%	34	\$2,124	\$2,184	2.8%
35	\$1,740	\$1,788	2.8%	35	\$3,996	\$4,104	2.7%	35	\$1,368	\$1,416	3.5%	35	\$2,136	\$2,196	2.8%
36	\$1,764	\$1,824	3.4%	36	\$4,044	\$4,164	3.0%	36	\$1,392	\$1,428	2.6%	36	\$2,172	\$2,232	2.8%
37	\$1,788	\$1,848	3.4%	37	\$4,116	\$4,236	2.9%	37	\$1,416	\$1,452	2.5%	37	\$2,208	\$2,280	3.3%
38	\$1,848	\$1,896	2.6%	38	\$4,212	\$4,332	2.8%	38	\$1,452	\$1,488	2.5%	38	\$2,268	\$2,328	2.6%
39	\$1,896	\$1,944	2.5%	39	\$4,332	\$4,464	3.0%	39	\$1,488	\$1,536	3.2%	39	\$2,328	\$2,388	2.6%
40	\$1,956	\$2,016	3.1%	40	\$4,476	\$4,608	2.9%	40	\$1,536	\$1,584	3.1%	40	\$2,400	\$2,472	3.0%
41	\$2,028	\$2,076	2.4%	41	\$4,632	\$4,764	2.8%	41	\$1,596	\$1,632	2.3%	41	\$2,484	\$2,556	2.9%
42	\$2,088	\$2,148	2.9%	42	\$4,788	\$4,920	2.8%	42	\$1,644	\$1,692	2.9%	42	\$2,568	\$2,640	2.8%
43	\$2,148	\$2,208	2.8%	43	\$4,932	\$5,076	2.9%	43	\$1,692	\$1,740	2.8%	43	\$2,640	\$2,724	3.2%
44	\$2,208	\$2,280	3.3%	44	\$5,088	\$5,232	2.8%	44	\$1,740	\$1,788	2.8%	44	\$2,736	\$2,808	2.6%
45	\$2,292	\$2,352	2.6%	45	\$5,244	\$5,388	2.7%	45	\$1,812	\$1,860	2.6%	45	\$2,808	\$2,892	3.0%
46	\$2,352	\$2,424	3.1%	46	\$5,412	\$5,556	2.7%	46	\$1,860	\$1,908	2.6%	46	\$2,904	\$2,988	2.9%
47	\$2,424	\$2,496	3.0%	47	\$5,580	\$5,748	3.0%	47	\$1,920	\$1,980	3.1%	47	\$3,000	\$3,084	2.8%
48	\$2,508	\$2,580	2.9%	48	\$5,748	\$5,916	2.9%	48	\$1,968	\$2,028	3.0%	48	\$3,096	\$3,180	2.7%
49	\$2,580	\$2,652	2.8%	49	\$5,928	\$6,096	2.8%	49	\$2,040	\$2,088	2.4%	49	\$3,180	\$3,276	3.0%
50	\$2,664	\$2,736	2.7%	50	\$6,096	\$6,264	2.8%	50	\$2,100	\$2,160	2.9%	50	\$3,264	\$3,360	2.9%
51	\$2,736	\$2,808	2.6%	51	\$6,276	\$6,444	2.7%	51	\$2,148	\$2,208	2.8%	51	\$3,372	\$3,468	2.8%
52	\$2,808	\$2,892	3.0%	52	\$6,456	\$6,648	3.0%	52	\$2,208	\$2,280	3.3%	52	\$3,468	\$3,576	3.1%
53	\$2,904	\$2,988	2.9%	53	\$6,660	\$6,852	2.9%	53	\$2,292	\$2,352	2.6%	53	\$3,576	\$3,672	2.7%
54	\$3,000	\$3,084	2.8%	54	\$6,900	\$7,092	2.8%	54	\$2,364	\$2,436	3.0%	54	\$3,696	\$3,804	2.9%
55	\$3,132	\$3,216	2.7%	55	\$7,176	\$7,380	2.8%	55	\$2,472	\$2,532	2.4%	55	\$3,852	\$3,960	2.8%
56	\$3,252	\$3,348	3.0%	56	\$7,476	\$7,692	2.9%	56	\$2,568	\$2,640	2.8%	56	\$4,020	\$4,128	2.7%
57	\$3,396	\$3,492	2.8%	57	\$7,788	\$8,004	2.8%	57	\$2,676	\$2,748	2.7%	57	\$4,188	\$4,308	2.9%
58	\$3,540	\$3,636	2.7%	58	\$8,124	\$8,364	3.0%	58	\$2,784	\$2,868	3.0%	58	\$4,368	\$4,488	2.7%
59	\$3,684	\$3,792	2.9%	59	\$8,472	\$8,712	2.8%	59	\$2,916	\$3,000	2.9%	59	\$4,536	\$4,668	2.9%
60	\$3,840	\$3,948	2.8%	60	\$8,820	\$9,060	2.7%	60	\$3,024	\$3,108	2.8%	60	\$4,728	\$4,860	2.8%
61	\$4,080	\$4,200	2.9%	61	\$9,360	\$9,624	2.8%	61	\$3,216	\$3,312	3.0%	61	\$5,028	\$5,172	2.9%
62	\$4,332	\$4,464	3.0%	62	\$9,936	\$10,212	2.8%	62	\$3,408	\$3,504	2.8%	62	\$5,328	\$5,484	2.9%
63	\$4,608	\$4,740	2.9%	63	\$10,548	\$10,848	2.8%	63	\$3,624	\$3,732	3.0%	63	\$5,664	\$5,820	2.8%
64	\$4,884	\$5,028	2.9%	64	\$11,196	\$11,508	2.8%	64	\$3,840	\$3,948	2.8%	64	\$6,000	\$6,168	2.8%
65+	\$5,172	\$5,328	3.0%	65+	\$11,880	\$12,216	2.8%	65+	\$4,080	\$4,200	2.9%	65+	\$6,384	\$6,564	2.8%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 6

CP Base Rates

Value 8000				Buy Down 6500				MC 2750				Value 5000			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$3,360	\$3,456	2.9%	0	\$7,224	\$7,428	2.8%	0	\$9,708	\$9,984	2.8%	0	\$4,008	\$4,116	2.7%
1	\$1,512	\$1,560	3.2%	1	\$3,252	\$3,348	3.0%	1	\$4,392	\$4,512	2.7%	1	\$1,812	\$1,860	2.6%
2	\$996	\$1,020	2.4%	2	\$2,124	\$2,184	2.8%	2	\$2,868	\$2,940	2.5%	2	\$1,188	\$1,212	2.0%
3	\$912	\$936	2.6%	3	\$1,968	\$2,028	3.0%	3	\$2,664	\$2,736	2.7%	3	\$1,092	\$1,128	3.3%
4	\$852	\$876	2.8%	4	\$1,824	\$1,872	2.6%	4	\$2,448	\$2,508	2.5%	4	\$1,008	\$1,032	2.4%
5	\$792	\$816	3.0%	5	\$1,692	\$1,740	2.8%	5	\$2,268	\$2,328	2.6%	5	\$936	\$972	3.8%
6	\$732	\$756	3.3%	6	\$1,572	\$1,620	3.1%	6	\$2,124	\$2,184	2.8%	6	\$876	\$900	2.7%
7	\$696	\$720	3.4%	7	\$1,500	\$1,548	3.2%	7	\$2,028	\$2,076	2.4%	7	\$840	\$864	2.9%
8	\$684	\$708	3.5%	8	\$1,464	\$1,500	2.5%	8	\$1,968	\$2,028	3.0%	8	\$816	\$840	2.9%
9	\$684	\$708	3.5%	9	\$1,464	\$1,500	2.5%	9	\$1,968	\$2,028	3.0%	9	\$816	\$840	2.9%
10	\$696	\$720	3.4%	10	\$1,500	\$1,548	3.2%	10	\$2,004	\$2,064	3.0%	10	\$828	\$852	2.9%
11	\$720	\$744	3.3%	11	\$1,560	\$1,608	3.1%	11	\$2,112	\$2,172	2.8%	11	\$864	\$888	2.8%
12	\$780	\$792	1.5%	12	\$1,668	\$1,716	2.9%	12	\$2,244	\$2,304	2.7%	12	\$912	\$936	2.6%
13	\$804	\$828	3.0%	13	\$1,728	\$1,776	2.8%	13	\$2,316	\$2,376	2.6%	13	\$960	\$984	2.5%
14	\$864	\$888	2.8%	14	\$1,848	\$1,896	2.6%	14	\$2,484	\$2,556	2.9%	14	\$1,020	\$1,044	2.4%
15	\$912	\$936	2.6%	15	\$1,968	\$2,028	3.0%	15	\$2,640	\$2,724	3.2%	15	\$1,092	\$1,128	3.3%
16	\$984	\$1,008	2.4%	16	\$2,088	\$2,148	2.9%	16	\$2,808	\$2,892	3.0%	16	\$1,152	\$1,188	3.1%
17	\$1,032	\$1,056	2.3%	17	\$2,208	\$2,280	3.3%	17	\$2,964	\$3,048	2.8%	17	\$1,224	\$1,260	2.9%
18	\$1,056	\$1,080	2.3%	18	\$2,268	\$2,328	2.6%	18	\$3,036	\$3,132	3.2%	18	\$1,260	\$1,296	2.9%
19	\$1,080	\$1,116	3.3%	19	\$2,316	\$2,376	2.6%	19	\$3,108	\$3,192	2.7%	19	\$1,284	\$1,320	2.8%
20	\$1,056	\$1,080	2.3%	20	\$2,256	\$2,316	2.7%	20	\$3,024	\$3,108	2.8%	20	\$1,248	\$1,284	2.9%
21	\$1,020	\$1,044	2.4%	21	\$2,184	\$2,244	2.7%	21	\$2,952	\$3,036	2.8%	21	\$1,224	\$1,260	2.9%
22	\$972	\$996	2.5%	22	\$2,076	\$2,136	2.9%	22	\$2,784	\$2,868	3.0%	22	\$1,152	\$1,188	3.1%
23	\$984	\$1,008	2.4%	23	\$2,112	\$2,172	2.8%	23	\$2,832	\$2,916	3.0%	23	\$1,176	\$1,200	2.0%
24	\$1,008	\$1,032	2.4%	24	\$2,148	\$2,208	2.8%	24	\$2,904	\$2,988	2.9%	24	\$1,200	\$1,224	2.0%
25	\$1,032	\$1,056	2.3%	25	\$2,232	\$2,292	2.7%	25	\$2,988	\$3,072	2.8%	25	\$1,236	\$1,272	2.9%
26	\$1,080	\$1,116	3.3%	26	\$2,304	\$2,364	2.6%	26	\$3,108	\$3,192	2.7%	26	\$1,284	\$1,320	2.8%
27	\$1,116	\$1,152	3.2%	27	\$2,400	\$2,472	3.0%	27	\$3,228	\$3,324	3.0%	27	\$1,332	\$1,368	2.7%
28	\$1,152	\$1,188	3.1%	28	\$2,496	\$2,568	2.9%	28	\$3,360	\$3,456	2.9%	28	\$1,392	\$1,428	2.6%
29	\$1,212	\$1,248	3.0%	29	\$2,580	\$2,652	2.8%	29	\$3,468	\$3,576	3.1%	29	\$1,440	\$1,476	2.5%
30	\$1,236	\$1,272	2.9%	30	\$2,640	\$2,724	3.2%	30	\$3,564	\$3,660	2.7%	30	\$1,476	\$1,512	2.4%
31	\$1,260	\$1,296	2.9%	31	\$2,712	\$2,784	2.7%	31	\$3,636	\$3,744	3.0%	31	\$1,500	\$1,548	3.2%
32	\$1,284	\$1,320	2.8%	32	\$2,748	\$2,820	2.6%	32	\$3,684	\$3,792	2.9%	32	\$1,524	\$1,572	3.1%
33	\$1,296	\$1,332	2.8%	33	\$2,772	\$2,856	3.0%	33	\$3,732	\$3,828	2.6%	33	\$1,536	\$1,584	3.1%
34	\$1,296	\$1,332	2.8%	34	\$2,796	\$2,880	3.0%	34	\$3,768	\$3,876	2.9%	34	\$1,548	\$1,596	3.1%
35	\$1,308	\$1,344	2.8%	35	\$2,820	\$2,904	3.0%	35	\$3,804	\$3,912	2.8%	35	\$1,560	\$1,608	3.1%
36	\$1,332	\$1,368	2.7%	36	\$2,868	\$2,940	2.5%	36	\$3,840	\$3,948	2.8%	36	\$1,596	\$1,632	2.3%
37	\$1,356	\$1,404	3.5%	37	\$2,916	\$3,000	2.9%	37	\$3,912	\$4,032	3.1%	37	\$1,620	\$1,656	2.2%
38	\$1,392	\$1,428	2.6%	38	\$2,988	\$3,072	2.8%	38	\$4,020	\$4,128	2.7%	38	\$1,656	\$1,704	2.9%
39	\$1,440	\$1,476	2.5%	39	\$3,084	\$3,168	2.7%	39	\$4,140	\$4,248	2.6%	39	\$1,704	\$1,752	2.8%
40	\$1,476	\$1,512	2.4%	40	\$3,168	\$3,252	2.7%	40	\$4,260	\$4,380	2.8%	40	\$1,752	\$1,800	2.7%
41	\$1,524	\$1,572	3.1%	41	\$3,276	\$3,372	2.9%	41	\$4,404	\$4,524	2.7%	41	\$1,824	\$1,872	2.6%
42	\$1,572	\$1,620	3.1%	42	\$3,384	\$3,480	2.8%	42	\$4,548	\$4,680	2.9%	42	\$1,884	\$1,932	2.5%
43	\$1,632	\$1,680	2.9%	43	\$3,504	\$3,600	2.7%	43	\$4,692	\$4,824	2.8%	43	\$1,932	\$1,992	3.1%
44	\$1,680	\$1,728	2.9%	44	\$3,600	\$3,696	2.7%	44	\$4,848	\$4,980	2.7%	44	\$1,992	\$2,052	3.0%
45	\$1,728	\$1,776	2.8%	45	\$3,720	\$3,816	2.6%	45	\$5,004	\$5,136	2.6%	45	\$2,064	\$2,124	2.9%
46	\$1,776	\$1,836	3.4%	46	\$3,828	\$3,936	2.8%	46	\$5,148	\$5,292	2.8%	46	\$2,124	\$2,184	2.8%
47	\$1,848	\$1,896	2.6%	47	\$3,960	\$4,068	2.7%	47	\$5,316	\$5,472	2.9%	47	\$2,184	\$2,244	2.7%
48	\$1,896	\$1,944	2.5%	48	\$4,068	\$4,188	2.9%	48	\$5,472	\$5,628	2.9%	48	\$2,268	\$2,328	2.6%
49	\$1,956	\$2,016	3.1%	49	\$4,200	\$4,320	2.9%	49	\$5,640	\$5,796	2.8%	49	\$2,328	\$2,388	2.6%
50	\$2,004	\$2,064	3.0%	50	\$4,308	\$4,440	3.1%	50	\$5,796	\$5,964	2.9%	50	\$2,388	\$2,460	3.0%
51	\$2,076	\$2,136	2.9%	51	\$4,440	\$4,560	2.7%	51	\$5,964	\$6,132	2.8%	51	\$2,472	\$2,532	2.4%
52	\$2,124	\$2,184	2.8%	52	\$4,584	\$4,704	2.6%	52	\$6,144	\$6,312	2.7%	52	\$2,544	\$2,616	2.8%
53	\$2,196	\$2,268	3.3%	53	\$4,716	\$4,848	2.8%	53	\$6,348	\$6,528	2.8%	53	\$2,616	\$2,700	3.2%
54	\$2,280	\$2,340	2.6%	54	\$4,884	\$5,028	2.9%	54	\$6,564	\$6,744	2.7%	54	\$2,712	\$2,784	2.7%
55	\$2,364	\$2,436	3.0%	55	\$5,088	\$5,232	2.8%	55	\$6,828	\$7,020	2.8%	55	\$2,820	\$2,904	3.0%
56	\$2,472	\$2,532	2.4%	56	\$5,292	\$5,436	2.7%	56	\$7,116	\$7,308	2.7%	56	\$2,940	\$3,024	2.9%
57	\$2,568	\$2,640	2.8%	57	\$5,520	\$5,676	2.8%	57	\$7,416	\$7,620	2.8%	57	\$3,060	\$3,156	3.1%
58	\$2,688	\$2,760	2.7%	58	\$5,748	\$5,916	2.9%	58	\$7,728	\$7,956	3.0%	58	\$3,192	\$3,288	3.0%
59	\$2,796	\$2,880	3.0%	59	\$5,988	\$6,156	2.8%	59	\$8,064	\$8,292	2.8%	59	\$3,336	\$3,432	2.9%
60	\$2,916	\$3,000	2.9%	60	\$6,240	\$6,420	2.9%	60	\$8,400	\$8,628	2.7%	60	\$3,456	\$3,552	2.8%
61	\$3,096	\$3,180	2.7%	61	\$6,624	\$6,816	2.9%	61	\$8,904	\$9,156	2.8%	61	\$3,672	\$3,780	2.9%
62	\$3,276	\$3,372	2.9%	62	\$7,032	\$7,236	2.9%	62	\$9,468	\$9,732	2.8%	62	\$3,900	\$4,020	3.1%
63	\$3,480	\$3,588	3.1%	63	\$7,464	\$7,680	2.9%	63	\$10,032	\$10,320	2.9%	63	\$4,152	\$4,260	2.6%
64	\$3,684	\$3,792	2.9%	64	\$7,920	\$8,148	2.9%	64	\$10,656	\$10,956	2.8%	64	\$4,404	\$4,524	2.7%
65+	\$3,912	\$4,032	3.1%	65+	\$8,412	\$8,640	2.7%	65+	\$11,304	\$11,628	2.9%	65+	\$4,668	\$4,800	2.8%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 7

CP Base Rates

MC 3500				MC 5000				MC 7500 with Unlimited PCVs + Dent				High Deductible MC 3500 (HSA Compatible)			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$6,420	\$6,600	2.8%	0	\$5,676	\$5,832	2.7%	0	\$4,572	\$4,692	2.6%	0	\$4,200	\$4,320	2.9%
1	\$2,904	\$2,988	2.9%	1	\$2,568	\$2,640	2.8%	1	\$2,064	\$2,124	2.9%	1	\$1,896	\$1,944	2.5%
2	\$1,896	\$1,944	2.5%	2	\$1,680	\$1,728	2.9%	2	\$1,344	\$1,392	3.6%	2	\$1,236	\$1,272	2.9%
3	\$1,752	\$1,800	2.7%	3	\$1,548	\$1,596	3.1%	3	\$1,248	\$1,284	2.9%	3	\$1,140	\$1,176	3.2%
4	\$1,620	\$1,656	2.2%	4	\$1,428	\$1,464	2.5%	4	\$1,140	\$1,176	3.2%	4	\$1,056	\$1,080	2.3%
5	\$1,500	\$1,548	3.2%	5	\$1,320	\$1,356	2.7%	5	\$1,068	\$1,104	3.4%	5	\$984	\$1,008	2.4%
6	\$1,404	\$1,440	2.6%	6	\$1,248	\$1,284	2.9%	6	\$1,008	\$1,032	2.4%	6	\$912	\$936	2.6%
7	\$1,332	\$1,368	2.7%	7	\$1,188	\$1,212	2.0%	7	\$960	\$984	2.5%	7	\$876	\$900	2.7%
8	\$1,308	\$1,344	2.8%	8	\$1,152	\$1,188	3.1%	8	\$924	\$960	3.9%	8	\$852	\$876	2.8%
9	\$1,296	\$1,332	2.8%	9	\$1,152	\$1,188	3.1%	9	\$924	\$960	3.9%	9	\$852	\$876	2.8%
10	\$1,332	\$1,368	2.7%	10	\$1,188	\$1,212	2.0%	10	\$960	\$984	2.5%	10	\$876	\$900	2.7%
11	\$1,404	\$1,440	2.6%	11	\$1,236	\$1,272	2.9%	11	\$996	\$1,020	2.4%	11	\$912	\$936	2.6%
12	\$1,476	\$1,512	2.4%	12	\$1,308	\$1,344	2.8%	12	\$1,056	\$1,080	2.3%	12	\$972	\$996	2.5%
13	\$1,536	\$1,584	3.1%	13	\$1,356	\$1,404	3.5%	13	\$1,092	\$1,128	3.3%	13	\$1,008	\$1,032	2.4%
14	\$1,644	\$1,692	2.9%	14	\$1,452	\$1,488	2.5%	14	\$1,176	\$1,200	2.0%	14	\$1,068	\$1,104	3.4%
15	\$1,752	\$1,800	2.7%	15	\$1,548	\$1,596	3.1%	15	\$1,248	\$1,284	2.9%	15	\$1,140	\$1,176	3.2%
16	\$1,860	\$1,908	2.6%	16	\$1,644	\$1,692	2.9%	16	\$1,320	\$1,356	2.7%	16	\$1,224	\$1,260	2.9%
17	\$1,956	\$2,016	3.1%	17	\$1,728	\$1,776	2.8%	17	\$1,404	\$1,440	2.6%	17	\$1,284	\$1,320	2.8%
18	\$2,004	\$2,064	3.0%	18	\$1,776	\$1,836	3.4%	18	\$1,440	\$1,476	2.5%	18	\$1,320	\$1,356	2.7%
19	\$2,052	\$2,100	2.3%	19	\$1,824	\$1,872	2.6%	19	\$1,464	\$1,500	2.5%	19	\$1,344	\$1,392	3.6%
20	\$2,004	\$2,064	3.0%	20	\$1,764	\$1,824	3.4%	20	\$1,428	\$1,464	2.5%	20	\$1,308	\$1,344	2.8%
21	\$1,944	\$2,004	3.1%	21	\$1,716	\$1,764	2.8%	21	\$1,392	\$1,428	2.6%	21	\$1,272	\$1,308	2.8%
22	\$1,848	\$1,896	2.6%	22	\$1,632	\$1,680	2.9%	22	\$1,308	\$1,344	2.8%	22	\$1,212	\$1,248	3.0%
23	\$1,872	\$1,920	2.6%	23	\$1,656	\$1,704	2.9%	23	\$1,332	\$1,368	2.7%	23	\$1,224	\$1,260	2.9%
24	\$1,920	\$1,980	3.1%	24	\$1,692	\$1,740	2.8%	24	\$1,356	\$1,404	3.5%	24	\$1,260	\$1,296	2.9%
25	\$1,968	\$2,028	3.0%	25	\$1,740	\$1,788	2.8%	25	\$1,416	\$1,452	2.5%	25	\$1,296	\$1,332	2.8%
26	\$2,052	\$2,100	2.3%	26	\$1,824	\$1,872	2.6%	26	\$1,464	\$1,500	2.5%	26	\$1,344	\$1,392	3.6%
27	\$2,136	\$2,196	2.8%	27	\$1,884	\$1,932	2.5%	27	\$1,512	\$1,560	3.2%	27	\$1,404	\$1,440	2.6%
28	\$2,208	\$2,280	3.3%	28	\$1,956	\$2,016	3.1%	28	\$1,572	\$1,620	3.1%	28	\$1,452	\$1,488	2.5%
29	\$2,292	\$2,352	2.6%	29	\$2,040	\$2,088	2.4%	29	\$1,632	\$1,680	2.9%	29	\$1,500	\$1,548	3.2%
30	\$2,352	\$2,424	3.1%	30	\$2,088	\$2,148	2.9%	30	\$1,680	\$1,728	2.9%	30	\$1,536	\$1,584	3.1%
31	\$2,400	\$2,472	3.0%	31	\$2,124	\$2,184	2.8%	31	\$1,716	\$1,764	2.8%	31	\$1,572	\$1,620	3.1%
32	\$2,448	\$2,508	2.5%	32	\$2,160	\$2,220	2.8%	32	\$1,740	\$1,788	2.8%	32	\$1,608	\$1,644	2.2%
33	\$2,472	\$2,532	2.4%	33	\$2,184	\$2,244	2.7%	33	\$1,752	\$1,800	2.7%	33	\$1,620	\$1,656	2.2%
34	\$2,496	\$2,568	2.9%	34	\$2,196	\$2,268	3.3%	34	\$1,764	\$1,824	3.4%	34	\$1,632	\$1,680	2.9%
35	\$2,508	\$2,580	2.9%	35	\$2,232	\$2,292	2.7%	35	\$1,776	\$1,836	3.4%	35	\$1,644	\$1,692	2.9%
36	\$2,544	\$2,616	2.8%	36	\$2,256	\$2,316	2.7%	36	\$1,812	\$1,860	2.6%	36	\$1,668	\$1,716	2.9%
37	\$2,592	\$2,664	2.8%	37	\$2,292	\$2,352	2.6%	37	\$1,848	\$1,896	2.6%	37	\$1,692	\$1,740	2.8%
38	\$2,664	\$2,736	2.7%	38	\$2,352	\$2,424	3.1%	38	\$1,896	\$1,944	2.5%	38	\$1,740	\$1,788	2.8%
39	\$2,736	\$2,808	2.6%	39	\$2,412	\$2,484	3.0%	39	\$1,944	\$2,004	3.1%	39	\$1,788	\$1,848	3.4%
40	\$2,820	\$2,904	3.0%	40	\$2,496	\$2,568	2.9%	40	\$2,004	\$2,064	3.0%	40	\$1,848	\$1,896	2.6%
41	\$2,916	\$3,000	2.9%	41	\$2,580	\$2,652	2.8%	41	\$2,076	\$2,136	2.9%	41	\$1,908	\$1,968	3.1%
42	\$3,000	\$3,084	2.8%	42	\$2,664	\$2,736	2.7%	42	\$2,136	\$2,196	2.8%	42	\$1,968	\$2,028	3.0%
43	\$3,108	\$3,192	2.7%	43	\$2,748	\$2,820	2.6%	43	\$2,208	\$2,280	3.3%	43	\$2,040	\$2,088	2.4%
44	\$3,204	\$3,300	3.0%	44	\$2,832	\$2,916	3.0%	44	\$2,280	\$2,340	2.6%	44	\$2,100	\$2,160	2.9%
45	\$3,312	\$3,396	2.5%	45	\$2,928	\$3,012	2.9%	45	\$2,352	\$2,424	3.1%	45	\$2,160	\$2,220	2.8%
46	\$3,408	\$3,504	2.8%	46	\$3,012	\$3,096	2.8%	46	\$2,424	\$2,496	3.0%	46	\$2,232	\$2,292	2.7%
47	\$3,516	\$3,612	2.7%	47	\$3,108	\$3,192	2.7%	47	\$2,508	\$2,580	2.9%	47	\$2,304	\$2,364	2.6%
48	\$3,624	\$3,732	3.0%	48	\$3,204	\$3,300	3.0%	48	\$2,580	\$2,652	2.8%	48	\$2,364	\$2,436	3.0%
49	\$3,732	\$3,828	2.6%	49	\$3,300	\$3,384	2.5%	49	\$2,664	\$2,736	2.7%	49	\$2,448	\$2,508	2.5%
50	\$3,840	\$3,948	2.8%	50	\$3,396	\$3,492	2.8%	50	\$2,736	\$2,808	2.6%	50	\$2,508	\$2,580	2.9%
51	\$3,948	\$4,056	2.7%	51	\$3,504	\$3,600	2.7%	51	\$2,808	\$2,892	3.0%	51	\$2,580	\$2,652	2.8%
52	\$4,068	\$4,188	2.9%	52	\$3,600	\$3,696	2.7%	52	\$2,892	\$2,964	2.5%	52	\$2,664	\$2,736	2.7%
53	\$4,200	\$4,320	2.9%	53	\$3,720	\$3,816	2.6%	53	\$2,988	\$3,072	2.8%	53	\$2,748	\$2,820	2.6%
54	\$4,332	\$4,464	3.0%	54	\$3,840	\$3,948	2.8%	54	\$3,096	\$3,180	2.7%	54	\$2,832	\$2,916	3.0%
55	\$4,512	\$4,644	2.9%	55	\$3,996	\$4,104	2.7%	55	\$3,216	\$3,312	3.0%	55	\$2,952	\$3,036	2.8%
56	\$4,704	\$4,836	2.8%	56	\$4,164	\$4,272	2.6%	56	\$3,348	\$3,444	2.9%	56	\$3,084	\$3,168	2.7%
57	\$4,908	\$5,052	2.9%	57	\$4,332	\$4,464	3.0%	57	\$3,480	\$3,588	3.1%	57	\$3,204	\$3,300	3.0%
58	\$5,112	\$5,256	2.8%	58	\$4,524	\$4,656	2.9%	58	\$3,636	\$3,744	3.0%	58	\$3,348	\$3,444	2.9%
59	\$5,328	\$5,484	2.9%	59	\$4,716	\$4,848	2.8%	59	\$3,792	\$3,900	2.8%	59	\$3,480	\$3,588	3.1%
60	\$5,544	\$5,700	2.8%	60	\$4,908	\$5,052	2.9%	60	\$3,948	\$4,056	2.7%	60	\$3,624	\$3,732	3.0%
61	\$5,892	\$6,060	2.9%	61	\$5,220	\$5,364	2.8%	61	\$4,200	\$4,320	2.9%	61	\$3,852	\$3,960	2.8%
62	\$6,264	\$6,432	2.7%	62	\$5,532	\$5,688	2.8%	62	\$4,452	\$4,584	3.0%	62	\$4,092	\$4,212	2.9%
63	\$6,636	\$6,828	2.9%	63	\$5,880	\$6,048	2.9%	63	\$4,716	\$4,848	2.8%	63	\$4,356	\$4,476	2.8%
64	\$7,044	\$7,248	2.9%	64	\$6,228	\$6,408	2.9%	64	\$5,016	\$5,148	2.6%	64	\$4,608	\$4,740	2.9%
65+	\$7,476	\$7,692	2.9%	65+	\$6,612	\$6,804	2.9%	65+	\$5,316	\$5,472	2.9%	65+	\$4,896	\$5,040	2.9%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 7

CP Base Rates

High Deductible MC 5500 (HSA Compatible)				MC 1750				Preventative and Hospital Care 3000 (HSA Compatible)				Value 2500			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$3,468	\$3,576	3.1%	0	\$7,980	\$8,196	2.7%	0	\$2,736	\$2,808	2.6%	0	\$4,284	\$4,404	2.8%
1	\$1,560	\$1,608	3.1%	1	\$3,600	\$3,696	2.7%	1	\$1,236	\$1,272	2.9%	1	\$1,932	\$1,992	3.1%
2	\$1,032	\$1,056	2.3%	2	\$2,352	\$2,424	3.1%	2	\$804	\$828	3.0%	2	\$1,260	\$1,296	2.9%
3	\$960	\$984	2.5%	3	\$2,172	\$2,232	2.8%	3	\$756	\$768	1.6%	3	\$1,176	\$1,200	2.0%
4	\$876	\$900	2.7%	4	\$2,004	\$2,064	3.0%	4	\$684	\$708	3.5%	4	\$1,080	\$1,116	3.3%
5	\$816	\$840	2.9%	5	\$1,860	\$1,908	2.6%	5	\$636	\$660	3.8%	5	\$1,008	\$1,032	2.4%
6	\$768	\$780	1.6%	6	\$1,740	\$1,788	2.8%	6	\$600	\$612	2.0%	6	\$936	\$972	3.8%
7	\$720	\$744	3.3%	7	\$1,668	\$1,716	2.9%	7	\$576	\$588	2.1%	7	\$888	\$912	2.7%
8	\$708	\$732	3.4%	8	\$1,620	\$1,656	2.2%	8	\$564	\$576	2.1%	8	\$864	\$888	2.8%
9	\$696	\$720	3.4%	9	\$1,620	\$1,656	2.2%	9	\$564	\$576	2.1%	9	\$864	\$888	2.8%
10	\$720	\$744	3.3%	10	\$1,656	\$1,704	2.9%	10	\$576	\$588	2.1%	10	\$888	\$912	2.7%
11	\$756	\$768	1.6%	11	\$1,728	\$1,776	2.8%	11	\$600	\$612	2.0%	11	\$924	\$960	3.9%
12	\$804	\$828	3.0%	12	\$1,836	\$1,884	2.6%	12	\$636	\$660	3.8%	12	\$984	\$1,008	2.4%
13	\$828	\$852	2.9%	13	\$1,908	\$1,968	3.1%	13	\$648	\$672	3.7%	13	\$1,020	\$1,044	2.4%
14	\$888	\$912	2.7%	14	\$2,040	\$2,088	2.4%	14	\$696	\$720	3.4%	14	\$1,092	\$1,128	3.3%
15	\$936	\$972	3.8%	15	\$2,172	\$2,232	2.8%	15	\$756	\$768	1.6%	15	\$1,176	\$1,200	2.0%
16	\$1,008	\$1,032	2.4%	16	\$2,316	\$2,376	2.6%	16	\$792	\$816	3.0%	16	\$1,236	\$1,272	2.9%
17	\$1,068	\$1,104	3.4%	17	\$2,448	\$2,508	2.5%	17	\$840	\$864	2.9%	17	\$1,308	\$1,344	2.8%
18	\$1,092	\$1,128	3.3%	18	\$2,508	\$2,580	2.9%	18	\$864	\$888	2.8%	18	\$1,344	\$1,392	3.6%
19	\$1,104	\$1,140	3.3%	19	\$2,556	\$2,628	2.8%	19	\$876	\$900	2.7%	19	\$1,368	\$1,416	3.5%
20	\$1,080	\$1,116	3.3%	20	\$2,496	\$2,568	2.9%	20	\$852	\$876	2.8%	20	\$1,332	\$1,368	2.7%
21	\$1,056	\$1,080	2.3%	21	\$2,412	\$2,484	3.0%	21	\$828	\$852	2.9%	21	\$1,296	\$1,332	2.8%
22	\$1,008	\$1,032	2.4%	22	\$2,292	\$2,352	2.6%	22	\$792	\$816	3.0%	22	\$1,236	\$1,272	2.9%
23	\$1,020	\$1,044	2.4%	23	\$2,328	\$2,388	2.6%	23	\$804	\$828	3.0%	23	\$1,248	\$1,284	2.9%
24	\$1,044	\$1,068	2.3%	24	\$2,376	\$2,448	3.0%	24	\$816	\$840	2.9%	24	\$1,272	\$1,308	2.8%
25	\$1,068	\$1,104	3.4%	25	\$2,460	\$2,520	2.4%	25	\$840	\$864	2.9%	25	\$1,320	\$1,356	2.7%
26	\$1,104	\$1,140	3.3%	26	\$2,544	\$2,616	2.8%	26	\$876	\$900	2.7%	26	\$1,368	\$1,416	3.5%
27	\$1,152	\$1,188	3.1%	27	\$2,640	\$2,724	3.2%	27	\$912	\$936	2.6%	27	\$1,428	\$1,464	2.5%
28	\$1,200	\$1,224	2.0%	28	\$2,760	\$2,844	3.0%	28	\$936	\$972	3.8%	28	\$1,476	\$1,512	2.4%
29	\$1,248	\$1,284	2.9%	29	\$2,844	\$2,928	3.0%	29	\$984	\$1,008	2.4%	29	\$1,524	\$1,572	3.1%
30	\$1,272	\$1,308	2.8%	30	\$2,928	\$3,012	2.9%	30	\$1,008	\$1,032	2.4%	30	\$1,572	\$1,620	3.1%
31	\$1,296	\$1,332	2.8%	31	\$2,988	\$3,072	2.8%	31	\$1,032	\$1,056	2.3%	31	\$1,608	\$1,644	2.2%
32	\$1,320	\$1,356	2.7%	32	\$3,024	\$3,108	2.8%	32	\$1,044	\$1,068	2.3%	32	\$1,632	\$1,680	2.9%
33	\$1,332	\$1,368	2.7%	33	\$3,060	\$3,156	3.1%	33	\$1,056	\$1,080	2.3%	33	\$1,644	\$1,692	2.9%
34	\$1,344	\$1,392	3.6%	34	\$3,096	\$3,180	2.7%	34	\$1,056	\$1,080	2.3%	34	\$1,656	\$1,704	2.9%
35	\$1,356	\$1,404	3.5%	35	\$3,120	\$3,204	2.7%	35	\$1,068	\$1,104	3.4%	35	\$1,680	\$1,728	2.9%
36	\$1,368	\$1,416	3.5%	36	\$3,156	\$3,240	2.7%	36	\$1,080	\$1,116	3.3%	36	\$1,692	\$1,740	2.8%
37	\$1,404	\$1,440	2.6%	37	\$3,216	\$3,312	3.0%	37	\$1,104	\$1,140	3.3%	37	\$1,728	\$1,776	2.8%
38	\$1,440	\$1,476	2.5%	38	\$3,300	\$3,384	2.5%	38	\$1,128	\$1,164	3.2%	38	\$1,764	\$1,824	3.4%
39	\$1,476	\$1,512	2.4%	39	\$3,396	\$3,492	2.8%	39	\$1,176	\$1,200	2.0%	39	\$1,824	\$1,872	2.6%
40	\$1,524	\$1,572	3.1%	40	\$3,504	\$3,600	2.7%	40	\$1,212	\$1,248	3.0%	40	\$1,884	\$1,932	2.5%
41	\$1,572	\$1,620	3.1%	41	\$3,612	\$3,720	3.0%	41	\$1,248	\$1,284	2.9%	41	\$1,944	\$2,004	3.1%
42	\$1,632	\$1,680	2.9%	42	\$3,744	\$3,840	2.6%	42	\$1,284	\$1,320	2.8%	42	\$2,004	\$2,064	3.0%
43	\$1,680	\$1,728	2.9%	43	\$3,852	\$3,960	2.8%	43	\$1,320	\$1,356	2.7%	43	\$2,076	\$2,136	2.9%
44	\$1,728	\$1,776	2.8%	44	\$3,984	\$4,092	2.7%	44	\$1,356	\$1,404	3.5%	44	\$2,136	\$2,196	2.8%
45	\$1,788	\$1,848	3.4%	45	\$4,104	\$4,224	2.9%	45	\$1,416	\$1,452	2.5%	45	\$2,196	\$2,268	3.3%
46	\$1,848	\$1,896	2.6%	46	\$4,236	\$4,356	2.8%	46	\$1,452	\$1,488	2.5%	46	\$2,280	\$2,340	2.6%
47	\$1,908	\$1,968	3.1%	47	\$4,368	\$4,488	2.7%	47	\$1,500	\$1,548	3.2%	47	\$2,340	\$2,412	3.1%
48	\$1,956	\$2,016	3.1%	48	\$4,500	\$4,632	2.9%	48	\$1,536	\$1,584	3.1%	48	\$2,412	\$2,484	3.0%
49	\$2,028	\$2,076	2.4%	49	\$4,632	\$4,764	2.8%	49	\$1,596	\$1,632	2.3%	49	\$2,496	\$2,568	2.9%
50	\$2,076	\$2,136	2.9%	50	\$4,776	\$4,908	2.8%	50	\$1,644	\$1,692	2.9%	50	\$2,556	\$2,628	2.8%
51	\$2,136	\$2,196	2.8%	51	\$4,908	\$5,052	2.9%	51	\$1,680	\$1,728	2.9%	51	\$2,628	\$2,712	3.2%
52	\$2,196	\$2,268	3.3%	52	\$5,052	\$5,196	2.9%	52	\$1,728	\$1,776	2.8%	52	\$2,712	\$2,784	2.7%
53	\$2,280	\$2,340	2.6%	53	\$5,220	\$5,364	2.8%	53	\$1,788	\$1,848	3.4%	53	\$2,796	\$2,880	3.0%
54	\$2,352	\$2,424	3.1%	54	\$5,388	\$5,544	2.9%	54	\$1,860	\$1,908	2.6%	54	\$2,904	\$2,988	2.9%
55	\$2,448	\$2,508	2.5%	55	\$5,604	\$5,772	3.0%	55	\$1,932	\$1,992	3.1%	55	\$3,012	\$3,096	2.8%
56	\$2,544	\$2,616	2.8%	56	\$5,856	\$6,012	2.7%	56	\$2,004	\$2,064	3.0%	56	\$3,144	\$3,228	2.7%
57	\$2,664	\$2,736	2.7%	57	\$6,096	\$6,264	2.8%	57	\$2,100	\$2,160	2.9%	57	\$3,264	\$3,360	2.9%
58	\$2,772	\$2,856	3.0%	58	\$6,348	\$6,528	2.8%	58	\$2,184	\$2,244	2.7%	58	\$3,408	\$3,504	2.8%
59	\$2,892	\$2,964	2.5%	59	\$6,612	\$6,804	2.9%	59	\$2,280	\$2,340	2.6%	59	\$3,564	\$3,660	2.7%
60	\$3,000	\$3,084	2.8%	60	\$6,900	\$7,092	2.8%	60	\$2,364	\$2,436	3.0%	60	\$3,696	\$3,804	2.9%
61	\$3,192	\$3,288	3.0%	61	\$7,320	\$7,524	2.8%	61	\$2,520	\$2,592	2.9%	61	\$3,936	\$4,044	2.7%
62	\$3,384	\$3,480	2.8%	62	\$7,776	\$7,992	2.8%	62	\$2,676	\$2,748	2.7%	62	\$4,176	\$4,296	2.9%
63	\$3,600	\$3,696	2.7%	63	\$8,244	\$8,472	2.8%	63	\$2,832	\$2,916	3.0%	63	\$4,428	\$4,548	2.7%
64	\$3,816	\$3,924	2.8%	64	\$8,748	\$9,000	2.9%	64	\$3,000	\$3,084	2.8%	64	\$4,692	\$4,824	2.8%
65+	\$4,044	\$4,164	3.0%	65+	\$9,288	\$9,552	2.8%	65+	\$3,192	\$3,288	3.0%	65+	\$4,992	\$5,124	2.6%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 7

CP Base Rates

Value 8000				Buy Down 6500				MC 2750				Value 5000			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$2,628	\$2,712	3.2%	0	\$5,652	\$5,808	2.8%	0	\$7,596	\$7,812	2.8%	0	\$3,132	\$3,216	2.7%
1	\$1,188	\$1,212	2.0%	1	\$2,544	\$2,616	2.8%	1	\$3,420	\$3,516	2.8%	1	\$1,416	\$1,452	2.5%
2	\$780	\$792	1.5%	2	\$1,668	\$1,716	2.9%	2	\$2,244	\$2,304	2.7%	2	\$924	\$960	3.9%
3	\$720	\$744	3.3%	3	\$1,536	\$1,584	3.1%	3	\$2,076	\$2,136	2.9%	3	\$852	\$876	2.8%
4	\$660	\$684	3.6%	4	\$1,428	\$1,464	2.5%	4	\$1,908	\$1,968	3.1%	4	\$792	\$816	3.0%
5	\$612	\$624	2.0%	5	\$1,320	\$1,356	2.7%	5	\$1,764	\$1,824	3.4%	5	\$732	\$756	3.3%
6	\$576	\$588	2.1%	6	\$1,236	\$1,272	2.9%	6	\$1,668	\$1,716	2.9%	6	\$684	\$708	3.5%
7	\$552	\$564	2.2%	7	\$1,188	\$1,212	2.0%	7	\$1,596	\$1,632	2.3%	7	\$648	\$672	3.7%
8	\$540	\$552	2.2%	8	\$1,140	\$1,176	3.2%	8	\$1,536	\$1,584	3.1%	8	\$636	\$660	3.8%
9	\$540	\$552	2.2%	9	\$1,140	\$1,176	3.2%	9	\$1,536	\$1,584	3.1%	9	\$636	\$660	3.8%
10	\$552	\$564	2.2%	10	\$1,176	\$1,200	2.0%	10	\$1,572	\$1,620	3.1%	10	\$648	\$672	3.7%
11	\$576	\$588	2.1%	11	\$1,224	\$1,260	2.9%	11	\$1,656	\$1,704	2.9%	11	\$672	\$696	3.6%
12	\$612	\$624	2.0%	12	\$1,296	\$1,332	2.8%	12	\$1,740	\$1,788	2.8%	12	\$720	\$744	3.3%
13	\$624	\$636	1.9%	13	\$1,344	\$1,392	3.6%	13	\$1,824	\$1,872	2.6%	13	\$756	\$768	1.6%
14	\$672	\$696	3.6%	14	\$1,440	\$1,476	2.5%	14	\$1,932	\$1,992	3.1%	14	\$804	\$828	3.0%
15	\$708	\$732	3.4%	15	\$1,536	\$1,584	3.1%	15	\$2,076	\$2,136	2.9%	15	\$852	\$876	2.8%
16	\$768	\$780	1.6%	16	\$1,644	\$1,692	2.9%	16	\$2,196	\$2,268	3.3%	16	\$900	\$924	2.7%
17	\$804	\$828	3.0%	17	\$1,728	\$1,776	2.8%	17	\$2,316	\$2,376	2.6%	17	\$960	\$984	2.5%
18	\$828	\$852	2.9%	18	\$1,764	\$1,824	3.4%	18	\$2,376	\$2,448	3.0%	18	\$984	\$1,008	2.4%
19	\$840	\$864	2.9%	19	\$1,812	\$1,860	2.6%	19	\$2,424	\$2,496	3.0%	19	\$1,008	\$1,032	2.4%
20	\$828	\$852	2.9%	20	\$1,764	\$1,824	3.4%	20	\$2,364	\$2,436	3.0%	20	\$984	\$1,008	2.4%
21	\$804	\$828	3.0%	21	\$1,716	\$1,764	2.8%	21	\$2,304	\$2,364	2.6%	21	\$960	\$984	2.5%
22	\$756	\$768	1.6%	22	\$1,632	\$1,680	2.9%	22	\$2,184	\$2,244	2.7%	22	\$900	\$924	2.7%
23	\$768	\$780	1.6%	23	\$1,656	\$1,704	2.9%	23	\$2,208	\$2,280	3.3%	23	\$912	\$936	2.6%
24	\$792	\$816	3.0%	24	\$1,692	\$1,740	2.8%	24	\$2,268	\$2,328	2.6%	24	\$936	\$972	3.8%
25	\$816	\$840	2.9%	25	\$1,740	\$1,788	2.8%	25	\$2,340	\$2,412	3.1%	25	\$972	\$996	2.5%
26	\$840	\$864	2.9%	26	\$1,812	\$1,860	2.6%	26	\$2,424	\$2,496	3.0%	26	\$1,008	\$1,032	2.4%
27	\$876	\$900	2.7%	27	\$1,884	\$1,932	2.5%	27	\$2,520	\$2,592	2.9%	27	\$1,044	\$1,068	2.3%
28	\$900	\$924	2.7%	28	\$1,944	\$2,004	3.1%	28	\$2,616	\$2,700	3.2%	28	\$1,080	\$1,116	3.3%
29	\$936	\$972	3.8%	29	\$2,028	\$2,076	2.4%	29	\$2,712	\$2,784	2.7%	29	\$1,116	\$1,152	3.2%
30	\$972	\$996	2.5%	30	\$2,076	\$2,136	2.9%	30	\$2,784	\$2,868	3.0%	30	\$1,152	\$1,188	3.1%
31	\$996	\$1,020	2.4%	31	\$2,112	\$2,172	2.8%	31	\$2,844	\$2,928	3.0%	31	\$1,176	\$1,200	2.0%
32	\$1,008	\$1,032	2.4%	32	\$2,148	\$2,208	2.8%	32	\$2,892	\$2,964	2.5%	32	\$1,200	\$1,224	2.0%
33	\$1,008	\$1,032	2.4%	33	\$2,172	\$2,232	2.8%	33	\$2,916	\$3,000	2.9%	33	\$1,212	\$1,248	3.0%
34	\$1,020	\$1,044	2.4%	34	\$2,184	\$2,244	2.7%	34	\$2,940	\$3,024	2.9%	34	\$1,224	\$1,260	2.9%
35	\$1,032	\$1,056	2.3%	35	\$2,208	\$2,280	3.3%	35	\$2,964	\$3,048	2.8%	35	\$1,224	\$1,260	2.9%
36	\$1,044	\$1,068	2.3%	36	\$2,244	\$2,304	2.7%	36	\$3,012	\$3,096	2.8%	36	\$1,248	\$1,284	2.9%
37	\$1,056	\$1,080	2.3%	37	\$2,280	\$2,340	2.6%	37	\$3,060	\$3,156	3.1%	37	\$1,260	\$1,296	2.9%
38	\$1,092	\$1,128	3.3%	38	\$2,340	\$2,412	3.1%	38	\$3,144	\$3,228	2.7%	38	\$1,296	\$1,332	2.8%
39	\$1,116	\$1,152	3.2%	39	\$2,400	\$2,472	3.0%	39	\$3,228	\$3,324	3.0%	39	\$1,332	\$1,368	2.7%
40	\$1,152	\$1,188	3.1%	40	\$2,484	\$2,556	2.9%	40	\$3,336	\$3,432	2.9%	40	\$1,368	\$1,416	3.5%
41	\$1,200	\$1,224	2.0%	41	\$2,556	\$2,628	2.8%	41	\$3,444	\$3,540	2.8%	41	\$1,428	\$1,464	2.5%
42	\$1,236	\$1,272	2.9%	42	\$2,640	\$2,724	3.2%	42	\$3,564	\$3,660	2.7%	42	\$1,464	\$1,500	2.5%
43	\$1,272	\$1,308	2.8%	43	\$2,736	\$2,808	2.6%	43	\$3,672	\$3,780	2.9%	43	\$1,512	\$1,560	3.2%
44	\$1,308	\$1,344	2.8%	44	\$2,808	\$2,892	3.0%	44	\$3,792	\$3,900	2.8%	44	\$1,560	\$1,608	3.1%
45	\$1,344	\$1,392	3.6%	45	\$2,904	\$2,988	2.9%	45	\$3,900	\$4,020	3.1%	45	\$1,620	\$1,656	2.2%
46	\$1,404	\$1,440	2.6%	46	\$3,000	\$3,084	2.8%	46	\$4,032	\$4,152	3.0%	46	\$1,668	\$1,716	2.9%
47	\$1,440	\$1,476	2.5%	47	\$3,096	\$3,180	2.7%	47	\$4,164	\$4,272	2.6%	47	\$1,716	\$1,764	2.8%
48	\$1,488	\$1,536	3.2%	48	\$3,180	\$3,276	3.0%	48	\$4,284	\$4,404	2.8%	48	\$1,764	\$1,824	3.4%
49	\$1,524	\$1,572	3.1%	49	\$3,276	\$3,372	2.9%	49	\$4,416	\$4,536	2.7%	49	\$1,824	\$1,872	2.6%
50	\$1,572	\$1,620	3.1%	50	\$3,372	\$3,468	2.8%	50	\$4,536	\$4,668	2.9%	50	\$1,872	\$1,920	2.6%
51	\$1,620	\$1,656	2.2%	51	\$3,468	\$3,576	3.1%	51	\$4,668	\$4,800	2.8%	51	\$1,932	\$1,992	3.1%
52	\$1,668	\$1,716	2.9%	52	\$3,576	\$3,672	2.7%	52	\$4,812	\$4,944	2.7%	52	\$1,980	\$2,040	3.0%
53	\$1,716	\$1,764	2.8%	53	\$3,684	\$3,792	2.9%	53	\$4,956	\$5,100	2.9%	53	\$2,052	\$2,100	2.3%
54	\$1,776	\$1,836	3.4%	54	\$3,816	\$3,924	2.8%	54	\$5,136	\$5,280	2.8%	54	\$2,124	\$2,184	2.8%
55	\$1,860	\$1,908	2.6%	55	\$3,972	\$4,080	2.7%	55	\$5,340	\$5,496	2.9%	55	\$2,196	\$2,268	3.3%
56	\$1,932	\$1,992	3.1%	56	\$4,140	\$4,248	2.6%	56	\$5,568	\$5,724	2.8%	56	\$2,304	\$2,364	2.6%
57	\$2,004	\$2,064	3.0%	57	\$4,308	\$4,440	3.1%	57	\$5,796	\$5,964	2.9%	57	\$2,388	\$2,460	3.0%
58	\$2,100	\$2,160	2.9%	58	\$4,500	\$4,632	2.9%	58	\$6,048	\$6,216	2.8%	58	\$2,496	\$2,568	2.9%
59	\$2,184	\$2,244	2.7%	59	\$4,692	\$4,824	2.8%	59	\$6,312	\$6,492	2.9%	59	\$2,604	\$2,676	2.8%
60	\$2,280	\$2,340	2.6%	60	\$4,884	\$5,028	2.9%	60	\$6,564	\$6,744	2.7%	60	\$2,712	\$2,784	2.7%
61	\$2,412	\$2,484	3.0%	61	\$5,172	\$5,328	3.0%	61	\$6,972	\$7,164	2.8%	61	\$2,880	\$2,952	2.5%
62	\$2,568	\$2,640	2.8%	62	\$5,508	\$5,664	2.8%	62	\$7,404	\$7,608	2.8%	62	\$3,048	\$3,144	3.1%
63	\$2,724	\$2,796	2.6%	63	\$5,844	\$6,000	2.7%	63	\$7,848	\$8,076	2.9%	63	\$3,240	\$3,336	3.0%
64	\$2,892	\$2,964	2.5%	64	\$6,192	\$6,372	2.9%	64	\$8,328	\$8,568	2.9%	64	\$3,432	\$3,528	2.8%
65+	\$3,060	\$3,156	3.1%	65+	\$6,576	\$6,768	2.9%	65+	\$8,844	\$9,096	2.8%	65+	\$3,648	\$3,756	3.0%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 8

CP Base Rates

MC 3500				MC 5000				MC 7500 with Unlimited PCVs + Dent				High Deductible MC 3500 (HSA Compatible)			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$8,016	\$8,244	2.8%	0	\$7,092	\$7,296	2.9%	0	\$5,712	\$5,868	2.7%	0	\$5,244	\$5,388	2.7%
1	\$3,624	\$3,732	3.0%	1	\$3,204	\$3,300	3.0%	1	\$2,580	\$2,652	2.8%	1	\$2,364	\$2,436	3.0%
2	\$2,364	\$2,436	3.0%	2	\$2,088	\$2,148	2.9%	2	\$1,680	\$1,728	2.9%	2	\$1,536	\$1,584	3.1%
3	\$2,184	\$2,244	2.7%	3	\$1,944	\$2,004	3.1%	3	\$1,560	\$1,608	3.1%	3	\$1,440	\$1,476	2.5%
4	\$2,028	\$2,076	2.4%	4	\$1,776	\$1,836	3.4%	4	\$1,440	\$1,476	2.5%	4	\$1,320	\$1,356	2.7%
5	\$1,872	\$1,920	2.6%	5	\$1,656	\$1,704	2.9%	5	\$1,332	\$1,368	2.7%	5	\$1,224	\$1,260	2.9%
6	\$1,752	\$1,800	2.7%	6	\$1,548	\$1,596	3.1%	6	\$1,248	\$1,284	2.9%	6	\$1,140	\$1,176	3.2%
7	\$1,680	\$1,728	2.9%	7	\$1,476	\$1,512	2.4%	7	\$1,200	\$1,224	2.0%	7	\$1,092	\$1,128	3.3%
8	\$1,632	\$1,680	2.9%	8	\$1,440	\$1,476	2.5%	8	\$1,152	\$1,188	3.1%	8	\$1,068	\$1,104	3.4%
9	\$1,632	\$1,680	2.9%	9	\$1,440	\$1,476	2.5%	9	\$1,152	\$1,188	3.1%	9	\$1,068	\$1,104	3.4%
10	\$1,668	\$1,716	2.9%	10	\$1,476	\$1,512	2.4%	10	\$1,188	\$1,212	2.0%	10	\$1,092	\$1,128	3.3%
11	\$1,740	\$1,788	2.8%	11	\$1,536	\$1,584	3.1%	11	\$1,236	\$1,272	2.9%	11	\$1,128	\$1,164	3.2%
12	\$1,848	\$1,896	2.6%	12	\$1,632	\$1,680	2.9%	12	\$1,308	\$1,344	2.8%	12	\$1,212	\$1,248	3.0%
13	\$1,920	\$1,980	3.1%	13	\$1,692	\$1,740	2.8%	13	\$1,356	\$1,404	3.5%	13	\$1,260	\$1,296	2.9%
14	\$2,052	\$2,100	2.3%	14	\$1,812	\$1,860	2.6%	14	\$1,464	\$1,500	2.5%	14	\$1,332	\$1,368	2.7%
15	\$2,184	\$2,244	2.7%	15	\$1,932	\$1,992	3.1%	15	\$1,548	\$1,596	3.1%	15	\$1,428	\$1,464	2.5%
16	\$2,328	\$2,388	2.6%	16	\$2,052	\$2,100	2.3%	16	\$1,656	\$1,704	2.9%	16	\$1,512	\$1,560	3.2%
17	\$2,460	\$2,520	2.4%	17	\$2,160	\$2,220	2.8%	17	\$1,740	\$1,788	2.8%	17	\$1,608	\$1,644	2.2%
18	\$2,520	\$2,592	2.9%	18	\$2,232	\$2,292	2.7%	18	\$1,788	\$1,848	3.4%	18	\$1,644	\$1,692	2.9%
19	\$2,568	\$2,640	2.8%	19	\$2,268	\$2,328	2.6%	19	\$1,824	\$1,872	2.6%	19	\$1,680	\$1,728	2.9%
20	\$2,508	\$2,580	2.9%	20	\$2,208	\$2,280	3.3%	20	\$1,776	\$1,836	3.4%	20	\$1,644	\$1,692	2.9%
21	\$2,424	\$2,496	3.0%	21	\$2,148	\$2,208	2.8%	21	\$1,728	\$1,776	2.8%	21	\$1,596	\$1,632	2.3%
22	\$2,304	\$2,364	2.6%	22	\$2,040	\$2,088	2.4%	22	\$1,644	\$1,692	2.9%	22	\$1,512	\$1,560	3.2%
23	\$2,340	\$2,412	3.1%	23	\$2,076	\$2,136	2.9%	23	\$1,668	\$1,716	2.9%	23	\$1,524	\$1,572	3.1%
24	\$2,388	\$2,460	3.0%	24	\$2,112	\$2,172	2.8%	24	\$1,704	\$1,752	2.8%	24	\$1,560	\$1,608	3.1%
25	\$2,472	\$2,532	2.4%	25	\$2,184	\$2,244	2.7%	25	\$1,752	\$1,800	2.7%	25	\$1,620	\$1,656	2.2%
26	\$2,556	\$2,628	2.8%	26	\$2,268	\$2,328	2.6%	26	\$1,824	\$1,872	2.6%	26	\$1,680	\$1,728	2.9%
27	\$2,676	\$2,748	2.7%	27	\$2,352	\$2,424	3.1%	27	\$1,896	\$1,944	2.5%	27	\$1,740	\$1,788	2.8%
28	\$2,772	\$2,856	3.0%	28	\$2,460	\$2,520	2.4%	28	\$1,968	\$2,028	3.0%	28	\$1,824	\$1,872	2.6%
29	\$2,868	\$2,940	2.5%	29	\$2,532	\$2,604	2.8%	29	\$2,040	\$2,088	2.4%	29	\$1,872	\$1,920	2.6%
30	\$2,952	\$3,036	2.8%	30	\$2,604	\$2,676	2.8%	30	\$2,100	\$2,160	2.9%	30	\$1,920	\$1,980	3.1%
31	\$3,000	\$3,084	2.8%	31	\$2,664	\$2,736	2.7%	31	\$2,136	\$2,196	2.8%	31	\$1,968	\$2,028	3.0%
32	\$3,048	\$3,144	3.1%	32	\$2,700	\$2,772	2.7%	32	\$2,172	\$2,232	2.8%	32	\$1,992	\$2,052	3.0%
33	\$3,084	\$3,168	2.7%	33	\$2,724	\$2,796	2.6%	33	\$2,184	\$2,244	2.7%	33	\$2,004	\$2,064	3.0%
34	\$3,108	\$3,192	2.7%	34	\$2,748	\$2,820	2.6%	34	\$2,208	\$2,280	3.3%	34	\$2,040	\$2,088	2.4%
35	\$3,144	\$3,228	2.7%	35	\$2,772	\$2,856	3.0%	35	\$2,232	\$2,292	2.7%	35	\$2,052	\$2,100	2.3%
36	\$3,180	\$3,276	3.0%	36	\$2,808	\$2,892	3.0%	36	\$2,268	\$2,328	2.6%	36	\$2,076	\$2,136	2.9%
37	\$3,228	\$3,324	3.0%	37	\$2,868	\$2,940	2.5%	37	\$2,304	\$2,364	2.6%	37	\$2,112	\$2,172	2.8%
38	\$3,324	\$3,408	2.5%	38	\$2,940	\$3,024	2.9%	38	\$2,352	\$2,424	3.1%	38	\$2,172	\$2,232	2.8%
39	\$3,408	\$3,504	2.8%	39	\$3,012	\$3,096	2.8%	39	\$2,424	\$2,496	3.0%	39	\$2,244	\$2,304	2.7%
40	\$3,528	\$3,624	2.7%	40	\$3,120	\$3,204	2.7%	40	\$2,508	\$2,580	2.9%	40	\$2,304	\$2,364	2.6%
41	\$3,636	\$3,744	3.0%	41	\$3,216	\$3,312	3.0%	41	\$2,580	\$2,652	2.8%	41	\$2,376	\$2,448	3.0%
42	\$3,756	\$3,864	2.9%	42	\$3,324	\$3,408	2.5%	42	\$2,676	\$2,748	2.7%	42	\$2,460	\$2,520	2.4%
43	\$3,876	\$3,984	2.8%	43	\$3,432	\$3,528	2.8%	43	\$2,760	\$2,844	3.0%	43	\$2,532	\$2,604	2.8%
44	\$3,996	\$4,104	2.7%	44	\$3,540	\$3,636	2.7%	44	\$2,844	\$2,928	3.0%	44	\$2,616	\$2,700	3.2%
45	\$4,116	\$4,236	2.9%	45	\$3,648	\$3,756	3.0%	45	\$2,940	\$3,024	2.9%	45	\$2,700	\$2,772	2.7%
46	\$4,260	\$4,380	2.8%	46	\$3,768	\$3,876	2.9%	46	\$3,024	\$3,108	2.8%	46	\$2,784	\$2,868	3.0%
47	\$4,392	\$4,512	2.7%	47	\$3,876	\$3,984	2.8%	47	\$3,120	\$3,204	2.7%	47	\$2,880	\$2,952	2.5%
48	\$4,524	\$4,656	2.9%	48	\$4,008	\$4,116	2.7%	48	\$3,216	\$3,312	3.0%	48	\$2,964	\$3,048	2.8%
49	\$4,656	\$4,788	2.8%	49	\$4,116	\$4,236	2.9%	49	\$3,324	\$3,408	2.5%	49	\$3,048	\$3,144	3.1%
50	\$4,800	\$4,932	2.8%	50	\$4,236	\$4,356	2.8%	50	\$3,408	\$3,504	2.8%	50	\$3,144	\$3,228	2.7%
51	\$4,932	\$5,076	2.9%	51	\$4,368	\$4,488	2.7%	51	\$3,516	\$3,612	2.7%	51	\$3,228	\$3,324	3.0%
52	\$5,076	\$5,220	2.8%	52	\$4,488	\$4,620	2.9%	52	\$3,612	\$3,720	3.0%	52	\$3,324	\$3,408	2.5%
53	\$5,244	\$5,388	2.7%	53	\$4,632	\$4,764	2.8%	53	\$3,732	\$3,828	2.6%	53	\$3,420	\$3,516	2.8%
54	\$5,424	\$5,568	2.7%	54	\$4,800	\$4,932	2.8%	54	\$3,852	\$3,960	2.8%	54	\$3,552	\$3,648	2.7%
55	\$5,652	\$5,808	2.8%	55	\$4,992	\$5,124	2.6%	55	\$4,020	\$4,128	2.7%	55	\$3,684	\$3,792	2.9%
56	\$5,880	\$6,048	2.9%	56	\$5,208	\$5,352	2.8%	56	\$4,188	\$4,308	2.9%	56	\$3,840	\$3,948	2.8%
57	\$6,132	\$6,300	2.7%	57	\$5,424	\$5,568	2.7%	57	\$4,368	\$4,488	2.7%	57	\$4,008	\$4,116	2.7%
58	\$6,384	\$6,564	2.8%	58	\$5,652	\$5,808	2.8%	58	\$4,536	\$4,668	2.9%	58	\$4,188	\$4,308	2.9%
59	\$6,648	\$6,840	2.9%	59	\$5,892	\$6,060	2.9%	59	\$4,728	\$4,860	2.8%	59	\$4,356	\$4,476	2.8%
60	\$6,936	\$7,128	2.8%	60	\$6,132	\$6,300	2.7%	60	\$4,932	\$5,076	2.9%	60	\$4,524	\$4,656	2.9%
61	\$7,356	\$7,560	2.8%	61	\$6,516	\$6,696	2.8%	61	\$5,244	\$5,388	2.7%	61	\$4,812	\$4,944	2.7%
62	\$7,812	\$8,028	2.8%	62	\$6,912	\$7,104	2.8%	62	\$5,556	\$5,712	2.8%	62	\$5,112	\$5,256	2.8%
63	\$8,292	\$8,532	2.9%	63	\$7,344	\$7,548	2.8%	63	\$5,904	\$6,072	2.8%	63	\$5,436	\$5,580	2.6%
64	\$8,808	\$9,048	2.7%	64	\$7,788	\$8,004	2.8%	64	\$6,264	\$6,432	2.7%	64	\$5,760	\$5,928	2.9%
65+	\$9,336	\$9,600	2.8%	65+	\$8,268	\$8,508	2.9%	65+	\$6,648	\$6,840	2.9%	65+	\$6,120	\$6,288	2.7%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 8

CP Base Rates

High Deductible MC 5500 (HSA Compatible)				MC 1750				Preventative and Hospital Care 3000 (HSA Compatible)				Value 2500			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$4,332	\$4,464	3.0%	0	\$9,960	\$10,236	2.8%	0	\$3,420	\$3,516	2.8%	0	\$5,340	\$5,496	2.9%
1	\$1,956	\$2,016	3.1%	1	\$4,500	\$4,632	2.9%	1	\$1,536	\$1,584	3.1%	1	\$2,412	\$2,484	3.0%
2	\$1,284	\$1,320	2.8%	2	\$2,940	\$3,024	2.9%	2	\$1,008	\$1,032	2.4%	2	\$1,572	\$1,620	3.1%
3	\$1,188	\$1,212	2.0%	3	\$2,724	\$2,796	2.6%	3	\$936	\$972	3.8%	3	\$1,464	\$1,500	2.5%
4	\$1,092	\$1,128	3.3%	4	\$2,508	\$2,580	2.9%	4	\$864	\$888	2.8%	4	\$1,344	\$1,392	3.6%
5	\$1,020	\$1,044	2.4%	5	\$2,328	\$2,388	2.6%	5	\$804	\$828	3.0%	5	\$1,248	\$1,284	2.9%
6	\$960	\$984	2.5%	6	\$2,172	\$2,232	2.8%	6	\$756	\$768	1.6%	6	\$1,176	\$1,200	2.0%
7	\$900	\$924	2.7%	7	\$2,076	\$2,136	2.9%	7	\$708	\$732	3.4%	7	\$1,116	\$1,152	3.2%
8	\$876	\$900	2.7%	8	\$2,028	\$2,076	2.4%	8	\$696	\$720	3.4%	8	\$1,080	\$1,116	3.3%
9	\$876	\$900	2.7%	9	\$2,028	\$2,076	2.4%	9	\$696	\$720	3.4%	9	\$1,080	\$1,116	3.3%
10	\$900	\$924	2.7%	10	\$2,076	\$2,136	2.9%	10	\$708	\$732	3.4%	10	\$1,104	\$1,140	3.3%
11	\$936	\$972	3.8%	11	\$2,160	\$2,220	2.8%	11	\$732	\$756	3.3%	11	\$1,152	\$1,188	3.1%
12	\$1,008	\$1,032	2.4%	12	\$2,292	\$2,352	2.6%	12	\$792	\$816	3.0%	12	\$1,236	\$1,272	2.9%
13	\$1,044	\$1,068	2.3%	13	\$2,376	\$2,448	3.0%	13	\$816	\$840	2.9%	13	\$1,272	\$1,308	2.8%
14	\$1,104	\$1,140	3.3%	14	\$2,544	\$2,616	2.8%	14	\$876	\$900	2.7%	14	\$1,356	\$1,404	3.5%
15	\$1,188	\$1,212	2.0%	15	\$2,712	\$2,784	2.7%	15	\$924	\$960	3.9%	15	\$1,464	\$1,500	2.5%
16	\$1,260	\$1,296	2.9%	16	\$2,892	\$2,964	2.5%	16	\$996	\$1,020	2.4%	16	\$1,548	\$1,596	3.1%
17	\$1,320	\$1,356	2.7%	17	\$3,036	\$3,132	3.2%	17	\$1,044	\$1,068	2.3%	17	\$1,644	\$1,692	2.9%
18	\$1,356	\$1,404	3.5%	18	\$3,132	\$3,216	2.7%	18	\$1,068	\$1,104	3.4%	18	\$1,680	\$1,728	2.9%
19	\$1,392	\$1,428	2.6%	19	\$3,180	\$3,276	3.0%	19	\$1,092	\$1,128	3.3%	19	\$1,704	\$1,752	2.8%
20	\$1,356	\$1,404	3.5%	20	\$3,120	\$3,204	2.7%	20	\$1,068	\$1,104	3.4%	20	\$1,668	\$1,716	2.9%
21	\$1,320	\$1,356	2.7%	21	\$3,024	\$3,108	2.8%	21	\$1,044	\$1,068	2.3%	21	\$1,632	\$1,680	2.9%
22	\$1,248	\$1,284	2.9%	22	\$2,868	\$2,940	2.5%	22	\$984	\$1,008	2.4%	22	\$1,536	\$1,584	3.1%
23	\$1,272	\$1,308	2.8%	23	\$2,904	\$2,988	2.9%	23	\$996	\$1,020	2.4%	23	\$1,560	\$1,608	3.1%
24	\$1,296	\$1,332	2.8%	24	\$2,976	\$3,060	2.8%	24	\$1,020	\$1,044	2.4%	24	\$1,608	\$1,644	2.2%
25	\$1,332	\$1,368	2.7%	25	\$3,060	\$3,156	3.1%	25	\$1,056	\$1,080	2.3%	25	\$1,644	\$1,692	2.9%
26	\$1,392	\$1,428	2.6%	26	\$3,180	\$3,276	3.0%	26	\$1,092	\$1,128	3.3%	26	\$1,704	\$1,752	2.8%
27	\$1,452	\$1,488	2.5%	27	\$3,312	\$3,396	2.5%	27	\$1,128	\$1,164	3.2%	27	\$1,776	\$1,836	3.4%
28	\$1,500	\$1,548	3.2%	28	\$3,444	\$3,540	2.8%	28	\$1,188	\$1,212	2.0%	28	\$1,848	\$1,896	2.6%
29	\$1,548	\$1,596	3.1%	29	\$3,564	\$3,660	2.7%	29	\$1,224	\$1,260	2.9%	29	\$1,908	\$1,968	3.1%
30	\$1,596	\$1,632	2.3%	30	\$3,660	\$3,768	3.0%	30	\$1,260	\$1,296	2.9%	30	\$1,956	\$2,016	3.1%
31	\$1,632	\$1,680	2.9%	31	\$3,744	\$3,840	2.6%	31	\$1,284	\$1,320	2.8%	31	\$2,004	\$2,064	3.0%
32	\$1,656	\$1,704	2.9%	32	\$3,792	\$3,900	2.8%	32	\$1,296	\$1,332	2.8%	32	\$2,040	\$2,088	2.4%
33	\$1,668	\$1,716	2.9%	33	\$3,828	\$3,936	2.8%	33	\$1,308	\$1,344	2.8%	33	\$2,064	\$2,124	2.9%
34	\$1,680	\$1,728	2.9%	34	\$3,852	\$3,960	2.8%	34	\$1,320	\$1,356	2.7%	34	\$2,076	\$2,136	2.9%
35	\$1,704	\$1,752	2.8%	35	\$3,888	\$4,008	3.1%	35	\$1,332	\$1,368	2.7%	35	\$2,088	\$2,148	2.9%
36	\$1,716	\$1,764	2.8%	36	\$3,948	\$4,056	2.7%	36	\$1,356	\$1,404	3.5%	36	\$2,124	\$2,184	2.8%
37	\$1,752	\$1,800	2.7%	37	\$4,020	\$4,128	2.7%	37	\$1,392	\$1,428	2.6%	37	\$2,160	\$2,220	2.8%
38	\$1,788	\$1,848	3.4%	38	\$4,116	\$4,236	2.9%	38	\$1,416	\$1,452	2.5%	38	\$2,208	\$2,280	3.3%
39	\$1,848	\$1,896	2.6%	39	\$4,236	\$4,356	2.8%	39	\$1,452	\$1,488	2.5%	39	\$2,280	\$2,340	2.6%
40	\$1,908	\$1,968	3.1%	40	\$4,380	\$4,500	2.7%	40	\$1,500	\$1,548	3.2%	40	\$2,352	\$2,424	3.1%
41	\$1,968	\$2,028	3.0%	41	\$4,512	\$4,644	2.9%	41	\$1,548	\$1,596	3.1%	41	\$2,424	\$2,496	3.0%
42	\$2,040	\$2,088	2.4%	42	\$4,668	\$4,800	2.8%	42	\$1,608	\$1,644	2.2%	42	\$2,508	\$2,580	2.9%
43	\$2,100	\$2,160	2.9%	43	\$4,824	\$4,956	2.7%	43	\$1,656	\$1,704	2.9%	43	\$2,580	\$2,652	2.8%
44	\$2,160	\$2,220	2.8%	44	\$4,968	\$5,112	2.9%	44	\$1,704	\$1,752	2.8%	44	\$2,676	\$2,748	2.7%
45	\$2,244	\$2,304	2.7%	45	\$5,124	\$5,268	2.8%	45	\$1,752	\$1,800	2.7%	45	\$2,748	\$2,820	2.6%
46	\$2,304	\$2,364	2.6%	46	\$5,280	\$5,424	2.7%	46	\$1,824	\$1,872	2.6%	46	\$2,832	\$2,916	3.0%
47	\$2,376	\$2,448	3.0%	47	\$5,448	\$5,604	2.9%	47	\$1,872	\$1,920	2.6%	47	\$2,928	\$3,012	2.9%
48	\$2,460	\$2,520	2.4%	48	\$5,628	\$5,784	2.8%	48	\$1,932	\$1,992	3.1%	48	\$3,012	\$3,096	2.8%
49	\$2,520	\$2,592	2.9%	49	\$5,784	\$5,952	2.9%	49	\$1,980	\$2,040	3.0%	49	\$3,108	\$3,192	2.7%
50	\$2,592	\$2,664	2.8%	50	\$5,952	\$6,120	2.8%	50	\$2,052	\$2,100	2.3%	50	\$3,192	\$3,288	3.0%
51	\$2,676	\$2,748	2.7%	51	\$6,132	\$6,300	2.7%	51	\$2,100	\$2,160	2.9%	51	\$3,300	\$3,384	2.5%
52	\$2,748	\$2,820	2.6%	52	\$6,312	\$6,492	2.9%	52	\$2,160	\$2,220	2.8%	52	\$3,384	\$3,480	2.8%
53	\$2,832	\$2,916	3.0%	53	\$6,516	\$6,696	2.8%	53	\$2,244	\$2,304	2.7%	53	\$3,504	\$3,600	2.7%
54	\$2,940	\$3,024	2.9%	54	\$6,744	\$6,936	2.8%	54	\$2,316	\$2,376	2.6%	54	\$3,612	\$3,720	3.0%
55	\$3,048	\$3,144	3.1%	55	\$7,008	\$7,212	2.9%	55	\$2,400	\$2,472	3.0%	55	\$3,768	\$3,876	2.9%
56	\$3,180	\$3,276	3.0%	56	\$7,296	\$7,512	3.0%	56	\$2,508	\$2,580	2.9%	56	\$3,912	\$4,032	3.1%
57	\$3,324	\$3,408	2.5%	57	\$7,608	\$7,824	2.8%	57	\$2,604	\$2,676	2.8%	57	\$4,080	\$4,200	2.9%
58	\$3,456	\$3,552	2.8%	58	\$7,932	\$8,160	2.9%	58	\$2,724	\$2,796	2.6%	58	\$4,260	\$4,380	2.8%
59	\$3,600	\$3,696	2.7%	59	\$8,268	\$8,508	2.9%	59	\$2,832	\$2,916	3.0%	59	\$4,440	\$4,560	2.7%
60	\$3,756	\$3,864	2.9%	60	\$8,616	\$8,856	2.8%	60	\$2,952	\$3,036	2.8%	60	\$4,620	\$4,752	2.9%
61	\$3,984	\$4,092	2.7%	61	\$9,132	\$9,396	2.9%	61	\$3,144	\$3,228	2.7%	61	\$4,908	\$5,052	2.9%
62	\$4,236	\$4,356	2.8%	62	\$9,708	\$9,984	2.8%	62	\$3,336	\$3,432	2.9%	62	\$5,220	\$5,364	2.8%
63	\$4,488	\$4,620	2.9%	63	\$10,308	\$10,596	2.8%	63	\$3,540	\$3,636	2.7%	63	\$5,532	\$5,688	2.8%
64	\$4,776	\$4,908	2.8%	64	\$10,932	\$11,232	2.7%	64	\$3,756	\$3,864	2.9%	64	\$5,868	\$6,024	2.7%
65+	\$5,064	\$5,208	2.8%	65+	\$11,604	\$11,928	2.8%	65+	\$3,984	\$4,092	2.7%	65+	\$6,228	\$6,408	2.9%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 8

CP Base Rates

Value 8000				Buy Down 6500				MC 2750				Value 5000			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$3,276	\$3,372	2.9%	0	\$7,044	\$7,248	2.9%	0	\$9,480	\$9,744	2.8%	0	\$3,912	\$4,032	3.1%
1	\$1,488	\$1,536	3.2%	1	\$3,180	\$3,276	3.0%	1	\$4,284	\$4,404	2.8%	1	\$1,764	\$1,824	3.4%
2	\$972	\$996	2.5%	2	\$2,076	\$2,136	2.9%	2	\$2,796	\$2,880	3.0%	2	\$1,152	\$1,188	3.1%
3	\$900	\$924	2.7%	3	\$1,932	\$1,992	3.1%	3	\$2,592	\$2,664	2.8%	3	\$1,068	\$1,104	3.4%
4	\$828	\$852	2.9%	4	\$1,776	\$1,836	3.4%	4	\$2,388	\$2,460	3.0%	4	\$984	\$1,008	2.4%
5	\$768	\$780	1.6%	5	\$1,644	\$1,692	2.9%	5	\$2,208	\$2,280	3.3%	5	\$912	\$936	2.6%
6	\$720	\$744	3.3%	6	\$1,536	\$1,584	3.1%	6	\$2,076	\$2,136	2.9%	6	\$852	\$876	2.8%
7	\$684	\$708	3.5%	7	\$1,476	\$1,512	2.4%	7	\$1,980	\$2,040	3.0%	7	\$816	\$840	2.9%
8	\$660	\$684	3.6%	8	\$1,440	\$1,476	2.5%	8	\$1,920	\$1,980	3.1%	8	\$804	\$828	3.0%
9	\$660	\$684	3.6%	9	\$1,428	\$1,464	2.5%	9	\$1,920	\$1,980	3.1%	9	\$792	\$816	3.0%
10	\$684	\$708	3.5%	10	\$1,464	\$1,500	2.5%	10	\$1,968	\$2,028	3.0%	10	\$816	\$840	2.9%
11	\$708	\$732	3.4%	11	\$1,524	\$1,572	3.1%	11	\$2,064	\$2,124	2.9%	11	\$852	\$876	2.8%
12	\$756	\$768	1.6%	12	\$1,632	\$1,680	2.9%	12	\$2,172	\$2,232	2.8%	12	\$900	\$924	2.7%
13	\$792	\$816	3.0%	13	\$1,680	\$1,728	2.9%	13	\$2,268	\$2,328	2.6%	13	\$936	\$972	3.8%
14	\$840	\$864	2.9%	14	\$1,812	\$1,860	2.6%	14	\$2,412	\$2,484	3.0%	14	\$1,008	\$1,032	2.4%
15	\$888	\$912	2.7%	15	\$1,920	\$1,980	3.1%	15	\$2,580	\$2,652	2.8%	15	\$1,068	\$1,104	3.4%
16	\$960	\$984	2.5%	16	\$2,052	\$2,100	2.3%	16	\$2,748	\$2,820	2.6%	16	\$1,128	\$1,164	3.2%
17	\$1,008	\$1,032	2.4%	17	\$2,148	\$2,208	2.8%	17	\$2,904	\$2,988	2.9%	17	\$1,200	\$1,224	2.0%
18	\$1,032	\$1,056	2.3%	18	\$2,208	\$2,280	3.3%	18	\$2,976	\$3,060	2.8%	18	\$1,236	\$1,272	2.9%
19	\$1,056	\$1,080	2.3%	19	\$2,256	\$2,316	2.7%	19	\$3,024	\$3,108	2.8%	19	\$1,248	\$1,284	2.9%
20	\$1,032	\$1,056	2.3%	20	\$2,196	\$2,268	3.3%	20	\$2,964	\$3,048	2.8%	20	\$1,224	\$1,260	2.9%
21	\$996	\$1,020	2.4%	21	\$2,136	\$2,196	2.8%	21	\$2,880	\$2,952	2.5%	21	\$1,188	\$1,212	2.0%
22	\$936	\$972	3.8%	22	\$2,028	\$2,076	2.4%	22	\$2,724	\$2,796	2.6%	22	\$1,116	\$1,152	3.2%
23	\$960	\$984	2.5%	23	\$2,064	\$2,124	2.9%	23	\$2,760	\$2,844	3.0%	23	\$1,140	\$1,176	3.2%
24	\$984	\$1,008	2.4%	24	\$2,100	\$2,160	2.9%	24	\$2,820	\$2,904	3.0%	24	\$1,176	\$1,200	2.0%
25	\$1,020	\$1,044	2.4%	25	\$2,172	\$2,232	2.8%	25	\$2,928	\$3,012	2.9%	25	\$1,212	\$1,248	3.0%
26	\$1,056	\$1,080	2.3%	26	\$2,256	\$2,316	2.7%	26	\$3,024	\$3,108	2.8%	26	\$1,248	\$1,284	2.9%
27	\$1,092	\$1,128	3.3%	27	\$2,340	\$2,412	3.1%	27	\$3,156	\$3,240	2.7%	27	\$1,296	\$1,332	2.8%
28	\$1,128	\$1,164	3.2%	28	\$2,448	\$2,508	2.5%	28	\$3,276	\$3,372	2.9%	28	\$1,344	\$1,392	3.6%
29	\$1,176	\$1,200	2.0%	29	\$2,520	\$2,592	2.9%	29	\$3,384	\$3,480	2.8%	29	\$1,404	\$1,440	2.6%
30	\$1,212	\$1,248	3.0%	30	\$2,592	\$2,664	2.8%	30	\$3,480	\$3,588	3.1%	30	\$1,440	\$1,476	2.5%
31	\$1,236	\$1,272	2.9%	31	\$2,640	\$2,724	3.2%	31	\$3,552	\$3,648	2.7%	31	\$1,464	\$1,500	2.5%
32	\$1,248	\$1,284	2.9%	32	\$2,688	\$2,760	2.7%	32	\$3,612	\$3,720	3.0%	32	\$1,488	\$1,536	3.2%
33	\$1,260	\$1,296	2.9%	33	\$2,712	\$2,784	2.7%	33	\$3,636	\$3,744	3.0%	33	\$1,500	\$1,548	3.2%
34	\$1,272	\$1,308	2.8%	34	\$2,736	\$2,808	2.6%	34	\$3,672	\$3,780	2.9%	34	\$1,512	\$1,560	3.2%
35	\$1,284	\$1,320	2.8%	35	\$2,760	\$2,844	3.0%	35	\$3,720	\$3,816	2.6%	35	\$1,524	\$1,572	3.1%
36	\$1,296	\$1,332	2.8%	36	\$2,796	\$2,880	3.0%	36	\$3,756	\$3,864	2.9%	36	\$1,548	\$1,596	3.1%
37	\$1,320	\$1,356	2.7%	37	\$2,844	\$2,928	3.0%	37	\$3,828	\$3,936	2.8%	37	\$1,572	\$1,620	3.1%
38	\$1,356	\$1,404	3.5%	38	\$2,916	\$3,000	2.9%	38	\$3,912	\$4,032	3.1%	38	\$1,620	\$1,656	2.2%
39	\$1,404	\$1,440	2.6%	39	\$3,000	\$3,084	2.8%	39	\$4,032	\$4,152	3.0%	39	\$1,668	\$1,716	2.9%
40	\$1,440	\$1,476	2.5%	40	\$3,108	\$3,192	2.7%	40	\$4,164	\$4,272	2.6%	40	\$1,716	\$1,764	2.8%
41	\$1,488	\$1,536	3.2%	41	\$3,204	\$3,300	3.0%	41	\$4,296	\$4,416	2.8%	41	\$1,776	\$1,836	3.4%
42	\$1,536	\$1,584	3.1%	42	\$3,312	\$3,396	2.5%	42	\$4,440	\$4,560	2.7%	42	\$1,836	\$1,884	2.6%
43	\$1,596	\$1,632	2.3%	43	\$3,408	\$3,504	2.8%	43	\$4,584	\$4,704	2.6%	43	\$1,896	\$1,944	2.5%
44	\$1,644	\$1,692	2.9%	44	\$3,528	\$3,624	2.7%	44	\$4,728	\$4,860	2.8%	44	\$1,956	\$2,016	3.1%
45	\$1,692	\$1,740	2.8%	45	\$3,624	\$3,732	3.0%	45	\$4,884	\$5,028	2.9%	45	\$2,004	\$2,064	3.0%
46	\$1,740	\$1,788	2.8%	46	\$3,744	\$3,840	2.6%	46	\$5,040	\$5,184	2.9%	46	\$2,076	\$2,136	2.9%
47	\$1,788	\$1,848	3.4%	47	\$3,852	\$3,960	2.8%	47	\$5,184	\$5,340	3.0%	47	\$2,136	\$2,196	2.8%
48	\$1,860	\$1,908	2.6%	48	\$3,984	\$4,092	2.7%	48	\$5,340	\$5,496	2.9%	48	\$2,208	\$2,280	3.3%
49	\$1,908	\$1,968	3.1%	49	\$4,092	\$4,212	2.9%	49	\$5,508	\$5,664	2.8%	49	\$2,280	\$2,340	2.6%
50	\$1,956	\$2,016	3.1%	50	\$4,224	\$4,344	2.8%	50	\$5,676	\$5,832	2.7%	50	\$2,340	\$2,412	3.1%
51	\$2,028	\$2,076	2.4%	51	\$4,332	\$4,464	3.0%	51	\$5,844	\$6,000	2.7%	51	\$2,400	\$2,472	3.0%
52	\$2,088	\$2,148	2.9%	52	\$4,464	\$4,596	3.0%	52	\$6,000	\$6,168	2.8%	52	\$2,484	\$2,556	2.9%
53	\$2,148	\$2,208	2.8%	53	\$4,608	\$4,740	2.9%	53	\$6,192	\$6,372	2.9%	53	\$2,556	\$2,628	2.8%
54	\$2,232	\$2,292	2.7%	54	\$4,776	\$4,908	2.8%	54	\$6,408	\$6,588	2.8%	54	\$2,640	\$2,724	3.2%
55	\$2,316	\$2,376	2.6%	55	\$4,956	\$5,100	2.9%	55	\$6,684	\$6,864	2.7%	55	\$2,760	\$2,844	3.0%
56	\$2,400	\$2,472	3.0%	56	\$5,160	\$5,316	3.0%	56	\$6,948	\$7,140	2.8%	56	\$2,880	\$2,952	2.5%
57	\$2,508	\$2,580	2.9%	57	\$5,388	\$5,544	2.9%	57	\$7,248	\$7,452	2.8%	57	\$2,988	\$3,072	2.8%
58	\$2,616	\$2,700	3.2%	58	\$5,628	\$5,784	2.8%	58	\$7,560	\$7,764	2.7%	58	\$3,120	\$3,204	2.7%
59	\$2,724	\$2,796	2.6%	59	\$5,856	\$6,012	2.7%	59	\$7,872	\$8,100	2.9%	59	\$3,252	\$3,348	3.0%
60	\$2,832	\$2,916	3.0%	60	\$6,096	\$6,264	2.8%	60	\$8,196	\$8,424	2.8%	60	\$3,384	\$3,480	2.8%
61	\$3,012	\$3,096	2.8%	61	\$6,480	\$6,660	2.8%	61	\$8,700	\$8,952	2.9%	61	\$3,588	\$3,684	2.7%
62	\$3,204	\$3,300	3.0%	62	\$6,864	\$7,068	3.0%	62	\$9,240	\$9,492	2.7%	62	\$3,816	\$3,924	2.8%
63	\$3,396	\$3,492	2.8%	63	\$7,284	\$7,500	3.0%	63	\$9,804	\$10,080	2.8%	63	\$4,044	\$4,164	3.0%
64	\$3,600	\$3,696	2.7%	64	\$7,728	\$7,956	3.0%	64	\$10,404	\$10,704	2.9%	64	\$4,296	\$4,416	2.8%
65+	\$3,828	\$3,936	2.8%	65+	\$8,220	\$8,448	2.8%	65+	\$11,052	\$11,364	2.8%	65+	\$4,572	\$4,692	2.6%



## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 9

CP Base Rates

MC 3500				MC 5000				MC 7500 with Unlimited PCVs + Dent				High Deductible MC 3500 (HSA Compatible)			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$6,840	\$7,032	2.8%	0	\$6,060	\$6,228	2.8%	0	\$4,872	\$5,004	2.7%	0	\$4,476	\$4,608	2.9%
1	\$3,096	\$3,180	2.7%	1	\$2,736	\$2,808	2.6%	1	\$2,196	\$2,268	3.3%	1	\$2,028	\$2,076	2.4%
2	\$2,028	\$2,076	2.4%	2	\$1,776	\$1,836	3.4%	2	\$1,440	\$1,476	2.5%	2	\$1,320	\$1,356	2.7%
3	\$1,872	\$1,920	2.6%	3	\$1,656	\$1,704	2.9%	3	\$1,332	\$1,368	2.7%	3	\$1,224	\$1,260	2.9%
4	\$1,716	\$1,764	2.8%	4	\$1,524	\$1,572	3.1%	4	\$1,224	\$1,260	2.9%	4	\$1,128	\$1,164	3.2%
5	\$1,608	\$1,644	2.2%	5	\$1,416	\$1,452	2.5%	5	\$1,128	\$1,164	3.2%	5	\$1,044	\$1,068	2.3%
6	\$1,500	\$1,548	3.2%	6	\$1,320	\$1,356	2.7%	6	\$1,068	\$1,104	3.4%	6	\$984	\$1,008	2.4%
7	\$1,428	\$1,464	2.5%	7	\$1,260	\$1,296	2.9%	7	\$1,020	\$1,044	2.4%	7	\$924	\$960	3.9%
8	\$1,392	\$1,428	2.6%	8	\$1,236	\$1,272	2.9%	8	\$996	\$1,020	2.4%	8	\$912	\$936	2.6%
9	\$1,392	\$1,428	2.6%	9	\$1,236	\$1,272	2.9%	9	\$996	\$1,020	2.4%	9	\$900	\$924	2.7%
10	\$1,428	\$1,464	2.5%	10	\$1,260	\$1,296	2.9%	10	\$1,020	\$1,044	2.4%	10	\$924	\$960	3.9%
11	\$1,488	\$1,536	3.2%	11	\$1,308	\$1,344	2.8%	11	\$1,056	\$1,080	2.3%	11	\$972	\$996	2.5%
12	\$1,572	\$1,620	3.1%	12	\$1,404	\$1,440	2.6%	12	\$1,116	\$1,152	3.2%	12	\$1,032	\$1,056	2.3%
13	\$1,644	\$1,692	2.9%	13	\$1,452	\$1,488	2.5%	13	\$1,152	\$1,188	3.1%	13	\$1,068	\$1,104	3.4%
14	\$1,740	\$1,788	2.8%	14	\$1,548	\$1,596	3.1%	14	\$1,248	\$1,284	2.9%	14	\$1,140	\$1,176	3.2%
15	\$1,872	\$1,920	2.6%	15	\$1,656	\$1,704	2.9%	15	\$1,320	\$1,356	2.7%	15	\$1,224	\$1,260	2.9%
16	\$1,980	\$2,040	3.0%	16	\$1,752	\$1,800	2.7%	16	\$1,416	\$1,452	2.5%	16	\$1,296	\$1,332	2.8%
17	\$2,100	\$2,160	2.9%	17	\$1,860	\$1,908	2.6%	17	\$1,488	\$1,536	3.2%	17	\$1,368	\$1,416	3.5%
18	\$2,148	\$2,208	2.8%	18	\$1,896	\$1,944	2.5%	18	\$1,524	\$1,572	3.1%	18	\$1,404	\$1,440	2.6%
19	\$2,184	\$2,244	2.7%	19	\$1,932	\$1,992	3.1%	19	\$1,560	\$1,608	3.1%	19	\$1,440	\$1,476	2.5%
20	\$2,136	\$2,196	2.8%	20	\$1,896	\$1,944	2.5%	20	\$1,524	\$1,572	3.1%	20	\$1,404	\$1,440	2.6%
21	\$2,076	\$2,136	2.9%	21	\$1,836	\$1,884	2.6%	21	\$1,476	\$1,512	2.4%	21	\$1,356	\$1,404	3.5%
22	\$1,968	\$2,028	3.0%	22	\$1,740	\$1,788	2.8%	22	\$1,404	\$1,440	2.6%	22	\$1,284	\$1,320	2.8%
23	\$1,992	\$2,052	3.0%	23	\$1,764	\$1,824	3.4%	23	\$1,428	\$1,464	2.5%	23	\$1,308	\$1,344	2.8%
24	\$2,052	\$2,100	2.3%	24	\$1,812	\$1,860	2.6%	24	\$1,452	\$1,488	2.5%	24	\$1,332	\$1,368	2.7%
25	\$2,112	\$2,172	2.8%	25	\$1,872	\$1,920	2.6%	25	\$1,500	\$1,548	3.2%	25	\$1,368	\$1,416	3.5%
26	\$2,184	\$2,244	2.7%	26	\$1,932	\$1,992	3.1%	26	\$1,548	\$1,596	3.1%	26	\$1,440	\$1,476	2.5%
27	\$2,280	\$2,340	2.6%	27	\$2,004	\$2,064	3.0%	27	\$1,620	\$1,656	2.2%	27	\$1,488	\$1,536	3.2%
28	\$2,364	\$2,436	3.0%	28	\$2,100	\$2,160	2.9%	28	\$1,680	\$1,728	2.9%	28	\$1,548	\$1,596	3.1%
29	\$2,448	\$2,508	2.5%	29	\$2,160	\$2,220	2.8%	29	\$1,740	\$1,788	2.8%	29	\$1,608	\$1,644	2.2%
30	\$2,520	\$2,592	2.9%	30	\$2,232	\$2,292	2.7%	30	\$1,788	\$1,848	3.4%	30	\$1,644	\$1,692	2.9%
31	\$2,568	\$2,640	2.8%	31	\$2,268	\$2,328	2.6%	31	\$1,836	\$1,884	2.6%	31	\$1,680	\$1,728	2.9%
32	\$2,604	\$2,676	2.8%	32	\$2,304	\$2,364	2.6%	32	\$1,860	\$1,908	2.6%	32	\$1,704	\$1,752	2.8%
33	\$2,628	\$2,712	3.2%	33	\$2,328	\$2,388	2.6%	33	\$1,872	\$1,920	2.6%	33	\$1,716	\$1,764	2.8%
34	\$2,664	\$2,736	2.7%	34	\$2,340	\$2,412	3.1%	34	\$1,884	\$1,932	2.5%	34	\$1,728	\$1,776	2.8%
35	\$2,688	\$2,760	2.7%	35	\$2,364	\$2,436	3.0%	35	\$1,908	\$1,968	3.1%	35	\$1,752	\$1,800	2.7%
36	\$2,712	\$2,784	2.7%	36	\$2,400	\$2,472	3.0%	36	\$1,932	\$1,992	3.1%	36	\$1,776	\$1,836	3.4%
37	\$2,760	\$2,844	3.0%	37	\$2,448	\$2,508	2.5%	37	\$1,968	\$2,028	3.0%	37	\$1,812	\$1,860	2.6%
38	\$2,832	\$2,916	3.0%	38	\$2,508	\$2,580	2.9%	38	\$2,004	\$2,064	3.0%	38	\$1,860	\$1,908	2.6%
39	\$2,916	\$3,000	2.9%	39	\$2,580	\$2,652	2.8%	39	\$2,076	\$2,136	2.9%	39	\$1,908	\$1,968	3.1%
40	\$3,000	\$3,084	2.8%	40	\$2,664	\$2,736	2.7%	40	\$2,136	\$2,196	2.8%	40	\$1,968	\$2,028	3.0%
41	\$3,108	\$3,192	2.7%	41	\$2,748	\$2,820	2.6%	41	\$2,208	\$2,280	3.3%	41	\$2,040	\$2,088	2.4%
42	\$3,204	\$3,300	3.0%	42	\$2,832	\$2,916	3.0%	42	\$2,280	\$2,340	2.6%	42	\$2,100	\$2,160	2.9%
43	\$3,312	\$3,396	2.5%	43	\$2,928	\$3,012	2.9%	43	\$2,352	\$2,424	3.1%	43	\$2,160	\$2,220	2.8%
44	\$3,408	\$3,504	2.8%	44	\$3,024	\$3,108	2.8%	44	\$2,424	\$2,496	3.0%	44	\$2,244	\$2,304	2.7%
45	\$3,528	\$3,624	2.7%	45	\$3,120	\$3,204	2.7%	45	\$2,508	\$2,580	2.9%	45	\$2,304	\$2,364	2.6%
46	\$3,636	\$3,744	3.0%	46	\$3,216	\$3,312	3.0%	46	\$2,580	\$2,652	2.8%	46	\$2,376	\$2,448	3.0%
47	\$3,756	\$3,864	2.9%	47	\$3,324	\$3,408	2.5%	47	\$2,676	\$2,748	2.7%	47	\$2,460	\$2,520	2.4%
48	\$3,864	\$3,972	2.8%	48	\$3,420	\$3,516	2.8%	48	\$2,748	\$2,820	2.6%	48	\$2,532	\$2,604	2.8%
49	\$3,984	\$4,092	2.7%	49	\$3,528	\$3,624	2.7%	49	\$2,820	\$2,904	3.0%	49	\$2,604	\$2,676	2.8%
50	\$4,092	\$4,212	2.9%	50	\$3,624	\$3,732	3.0%	50	\$2,916	\$3,000	2.9%	50	\$2,688	\$2,760	2.7%
51	\$4,212	\$4,332	2.8%	51	\$3,732	\$3,828	2.6%	51	\$3,000	\$3,084	2.8%	51	\$2,760	\$2,844	3.0%
52	\$4,332	\$4,464	3.0%	52	\$3,840	\$3,948	2.8%	52	\$3,096	\$3,180	2.7%	52	\$2,832	\$2,916	3.0%
53	\$4,476	\$4,608	2.9%	53	\$3,960	\$4,068	2.7%	53	\$3,180	\$3,276	3.0%	53	\$2,928	\$3,012	2.9%
54	\$4,632	\$4,764	2.8%	54	\$4,092	\$4,212	2.9%	54	\$3,300	\$3,384	2.5%	54	\$3,024	\$3,108	2.8%
55	\$4,824	\$4,956	2.7%	55	\$4,260	\$4,380	2.8%	55	\$3,432	\$3,528	2.8%	55	\$3,156	\$3,240	2.7%
56	\$5,028	\$5,172	2.9%	56	\$4,440	\$4,560	2.7%	56	\$3,576	\$3,672	2.7%	56	\$3,276	\$3,372	2.9%
57	\$5,232	\$5,376	2.8%	57	\$4,632	\$4,764	2.8%	57	\$3,732	\$3,828	2.6%	57	\$3,420	\$3,516	2.8%
58	\$5,460	\$5,616	2.9%	58	\$4,824	\$4,956	2.7%	58	\$3,876	\$3,984	2.8%	58	\$3,564	\$3,660	2.7%
59	\$5,688	\$5,844	2.7%	59	\$5,028	\$5,172	2.9%	59	\$4,044	\$4,164	3.0%	59	\$3,720	\$3,816	2.6%
60	\$5,916	\$6,084	2.8%	60	\$5,232	\$5,376	2.8%	60	\$4,212	\$4,332	2.8%	60	\$3,864	\$3,972	2.8%
61	\$6,288	\$6,456	2.7%	61	\$5,556	\$5,712	2.8%	61	\$4,464	\$4,596	3.0%	61	\$4,104	\$4,224	2.9%
62	\$6,660	\$6,852	2.9%	62	\$5,904	\$6,072	2.8%	62	\$4,740	\$4,884	3.0%	62	\$4,368	\$4,488	2.7%
63	\$7,080	\$7,284	2.9%	63	\$6,264	\$6,432	2.7%	63	\$5,040	\$5,184	2.9%	63	\$4,632	\$4,764	2.8%
64	\$7,512	\$7,728	2.9%	64	\$6,636	\$6,828	2.9%	64	\$5,340	\$5,496	2.9%	64	\$4,908	\$5,052	2.9%
65+	\$7,980	\$8,196	2.7%	65+	\$7,056	\$7,260	2.9%	65+	\$5,676	\$5,832	2.7%	65+	\$5,220	\$5,364	2.8%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 9

CP Base Rates

High Deductible MC 5500 (HSA Compatible)				MC 1750				Preventative and Hospital Care 3000 (HSA Compatible)				Value 2500			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$3,696	\$3,804	2.9%	0	\$8,496	\$8,736	2.8%	0	\$2,928	\$3,012	2.9%	0	\$4,572	\$4,692	2.6%
1	\$1,680	\$1,728	2.9%	1	\$3,840	\$3,948	2.8%	1	\$1,320	\$1,356	2.7%	1	\$2,064	\$2,124	2.9%
2	\$1,092	\$1,128	3.3%	2	\$2,508	\$2,580	2.9%	2	\$864	\$888	2.8%	2	\$1,344	\$1,392	3.6%
3	\$1,020	\$1,044	2.4%	3	\$2,328	\$2,388	2.6%	3	\$804	\$828	3.0%	3	\$1,248	\$1,284	2.9%
4	\$924	\$960	3.9%	4	\$2,136	\$2,196	2.8%	4	\$732	\$756	3.3%	4	\$1,140	\$1,176	3.2%
5	\$864	\$888	2.8%	5	\$1,980	\$2,040	3.0%	5	\$684	\$708	3.5%	5	\$1,068	\$1,104	3.4%
6	\$816	\$840	2.9%	6	\$1,860	\$1,908	2.6%	6	\$636	\$660	3.8%	6	\$1,008	\$1,032	2.4%
7	\$780	\$792	1.5%	7	\$1,776	\$1,836	3.4%	7	\$612	\$624	2.0%	7	\$960	\$984	2.5%
8	\$756	\$768	1.6%	8	\$1,728	\$1,776	2.8%	8	\$600	\$612	2.0%	8	\$924	\$960	3.9%
9	\$756	\$768	1.6%	9	\$1,728	\$1,776	2.8%	9	\$600	\$612	2.0%	9	\$924	\$960	3.9%
10	\$780	\$792	1.5%	10	\$1,764	\$1,824	3.4%	10	\$612	\$624	2.0%	10	\$960	\$984	2.5%
11	\$804	\$828	3.0%	11	\$1,848	\$1,896	2.6%	11	\$636	\$660	3.8%	11	\$996	\$1,020	2.4%
12	\$852	\$876	2.8%	12	\$1,956	\$2,016	3.1%	12	\$672	\$696	3.6%	12	\$1,056	\$1,080	2.3%
13	\$888	\$912	2.7%	13	\$2,040	\$2,088	2.4%	13	\$696	\$720	3.4%	13	\$1,092	\$1,128	3.3%
14	\$936	\$972	3.8%	14	\$2,172	\$2,232	2.8%	14	\$756	\$768	1.6%	14	\$1,176	\$1,200	2.0%
15	\$1,008	\$1,032	2.4%	15	\$2,316	\$2,376	2.6%	15	\$804	\$828	3.0%	15	\$1,248	\$1,284	2.9%
16	\$1,068	\$1,104	3.4%	16	\$2,472	\$2,532	2.4%	16	\$840	\$864	2.9%	16	\$1,320	\$1,356	2.7%
17	\$1,128	\$1,164	3.2%	17	\$2,592	\$2,664	2.8%	17	\$888	\$912	2.7%	17	\$1,404	\$1,440	2.6%
18	\$1,152	\$1,188	3.1%	18	\$2,676	\$2,748	2.7%	18	\$912	\$936	2.6%	18	\$1,440	\$1,476	2.5%
19	\$1,188	\$1,212	2.0%	19	\$2,724	\$2,796	2.6%	19	\$924	\$960	3.9%	19	\$1,464	\$1,500	2.5%
20	\$1,152	\$1,188	3.1%	20	\$2,664	\$2,736	2.7%	20	\$912	\$936	2.6%	20	\$1,428	\$1,464	2.5%
21	\$1,116	\$1,152	3.2%	21	\$2,580	\$2,652	2.8%	21	\$888	\$912	2.7%	21	\$1,392	\$1,428	2.6%
22	\$1,068	\$1,104	3.4%	22	\$2,448	\$2,508	2.5%	22	\$840	\$864	2.9%	22	\$1,308	\$1,344	2.8%
23	\$1,080	\$1,116	3.3%	23	\$2,484	\$2,556	2.9%	23	\$852	\$876	2.8%	23	\$1,332	\$1,368	2.7%
24	\$1,104	\$1,140	3.3%	24	\$2,544	\$2,616	2.8%	24	\$876	\$900	2.7%	24	\$1,356	\$1,404	3.5%
25	\$1,140	\$1,176	3.2%	25	\$2,616	\$2,700	3.2%	25	\$900	\$924	2.7%	25	\$1,416	\$1,452	2.5%
26	\$1,188	\$1,212	2.0%	26	\$2,724	\$2,796	2.6%	26	\$924	\$960	3.9%	26	\$1,464	\$1,500	2.5%
27	\$1,236	\$1,272	2.9%	27	\$2,820	\$2,904	3.0%	27	\$972	\$996	2.5%	27	\$1,512	\$1,560	3.2%
28	\$1,284	\$1,320	2.8%	28	\$2,940	\$3,024	2.9%	28	\$1,008	\$1,032	2.4%	28	\$1,572	\$1,620	3.1%
29	\$1,320	\$1,356	2.7%	29	\$3,036	\$3,132	3.2%	29	\$1,044	\$1,068	2.3%	29	\$1,632	\$1,680	2.9%
30	\$1,356	\$1,404	3.5%	30	\$3,132	\$3,216	2.7%	30	\$1,068	\$1,104	3.4%	30	\$1,680	\$1,728	2.9%
31	\$1,392	\$1,428	2.6%	31	\$3,192	\$3,288	3.0%	31	\$1,092	\$1,128	3.3%	31	\$1,716	\$1,764	2.8%
32	\$1,416	\$1,452	2.5%	32	\$3,228	\$3,324	3.0%	32	\$1,104	\$1,140	3.3%	32	\$1,740	\$1,788	2.8%
33	\$1,428	\$1,464	2.5%	33	\$3,264	\$3,360	2.9%	33	\$1,116	\$1,152	3.2%	33	\$1,752	\$1,800	2.7%
34	\$1,440	\$1,476	2.5%	34	\$3,300	\$3,384	2.5%	34	\$1,128	\$1,164	3.2%	34	\$1,764	\$1,824	3.4%
35	\$1,452	\$1,488	2.5%	35	\$3,324	\$3,408	2.5%	35	\$1,140	\$1,176	3.2%	35	\$1,776	\$1,836	3.4%
36	\$1,476	\$1,512	2.4%	36	\$3,372	\$3,468	2.8%	36	\$1,152	\$1,188	3.1%	36	\$1,812	\$1,860	2.6%
37	\$1,500	\$1,548	3.2%	37	\$3,432	\$3,528	2.8%	37	\$1,188	\$1,212	2.0%	37	\$1,848	\$1,896	2.6%
38	\$1,536	\$1,584	3.1%	38	\$3,516	\$3,612	2.7%	38	\$1,212	\$1,248	3.0%	38	\$1,884	\$1,932	2.5%
39	\$1,572	\$1,620	3.1%	39	\$3,612	\$3,720	3.0%	39	\$1,248	\$1,284	2.9%	39	\$1,944	\$2,004	3.1%
40	\$1,632	\$1,680	2.9%	40	\$3,744	\$3,840	2.6%	40	\$1,284	\$1,320	2.8%	40	\$2,004	\$2,064	3.0%
41	\$1,680	\$1,728	2.9%	41	\$3,852	\$3,960	2.8%	41	\$1,320	\$1,356	2.7%	41	\$2,076	\$2,136	2.9%
42	\$1,740	\$1,788	2.8%	42	\$3,984	\$4,092	2.7%	42	\$1,368	\$1,416	3.5%	42	\$2,136	\$2,196	2.8%
43	\$1,788	\$1,848	3.4%	43	\$4,104	\$4,224	2.9%	43	\$1,416	\$1,452	2.5%	43	\$2,208	\$2,280	3.3%
44	\$1,848	\$1,896	2.6%	44	\$4,236	\$4,356	2.8%	44	\$1,464	\$1,500	2.5%	44	\$2,280	\$2,340	2.6%
45	\$1,908	\$1,968	3.1%	45	\$4,380	\$4,500	2.7%	45	\$1,500	\$1,548	3.2%	45	\$2,352	\$2,424	3.1%
46	\$1,968	\$2,028	3.0%	46	\$4,512	\$4,644	2.9%	46	\$1,548	\$1,596	3.1%	46	\$2,424	\$2,496	3.0%
47	\$2,040	\$2,088	2.4%	47	\$4,656	\$4,788	2.8%	47	\$1,608	\$1,644	2.2%	47	\$2,496	\$2,568	2.9%
48	\$2,088	\$2,148	2.9%	48	\$4,800	\$4,932	2.8%	48	\$1,656	\$1,704	2.9%	48	\$2,568	\$2,640	2.8%
49	\$2,148	\$2,208	2.8%	49	\$4,932	\$5,076	2.9%	49	\$1,692	\$1,740	2.8%	49	\$2,664	\$2,736	2.7%
50	\$2,208	\$2,280	3.3%	50	\$5,088	\$5,232	2.8%	50	\$1,740	\$1,788	2.8%	50	\$2,736	\$2,808	2.6%
51	\$2,280	\$2,340	2.6%	51	\$5,232	\$5,376	2.8%	51	\$1,788	\$1,848	3.4%	51	\$2,808	\$2,892	3.0%
52	\$2,352	\$2,424	3.1%	52	\$5,376	\$5,532	2.9%	52	\$1,848	\$1,896	2.6%	52	\$2,892	\$2,964	2.5%
53	\$2,412	\$2,484	3.0%	53	\$5,556	\$5,712	2.8%	53	\$1,908	\$1,968	3.1%	53	\$2,988	\$3,072	2.8%
54	\$2,508	\$2,580	2.9%	54	\$5,748	\$5,916	2.9%	54	\$1,968	\$2,028	3.0%	54	\$3,096	\$3,180	2.7%
55	\$2,604	\$2,676	2.8%	55	\$5,976	\$6,144	2.8%	55	\$2,064	\$2,124	2.9%	55	\$3,216	\$3,312	3.0%
56	\$2,724	\$2,796	2.6%	56	\$6,228	\$6,408	2.9%	56	\$2,136	\$2,196	2.8%	56	\$3,348	\$3,444	2.9%
57	\$2,832	\$2,916	3.0%	57	\$6,504	\$6,684	2.8%	57	\$2,232	\$2,292	2.7%	57	\$3,480	\$3,588	3.1%
58	\$2,952	\$3,036	2.8%	58	\$6,780	\$6,972	2.8%	58	\$2,328	\$2,388	2.6%	58	\$3,636	\$3,744	3.0%
59	\$3,084	\$3,168	2.7%	59	\$7,056	\$7,260	2.9%	59	\$2,424	\$2,496	3.0%	59	\$3,792	\$3,900	2.8%
60	\$3,204	\$3,300	3.0%	60	\$7,356	\$7,560	2.8%	60	\$2,520	\$2,592	2.9%	60	\$3,948	\$4,056	2.7%
61	\$3,396	\$3,492	2.8%	61	\$7,800	\$8,016	2.8%	61	\$2,688	\$2,760	2.7%	61	\$4,188	\$4,308	2.9%
62	\$3,612	\$3,720	3.0%	62	\$8,280	\$8,520	2.9%	62	\$2,844	\$2,928	3.0%	62	\$4,452	\$4,584	3.0%
63	\$3,828	\$3,936	2.8%	63	\$8,784	\$9,036	2.9%	63	\$3,024	\$3,108	2.8%	63	\$4,716	\$4,848	2.8%
64	\$4,068	\$4,188	2.9%	64	\$9,336	\$9,600	2.8%	64	\$3,204	\$3,300	3.0%	64	\$5,016	\$5,148	2.6%
65+	\$4,320	\$4,452	3.1%	65+	\$9,912	\$10,188	2.8%	65+	\$3,408	\$3,504	2.8%	65+	\$5,316	\$5,472	2.9%

## Rate Filing Form Item 10: Current and Proposed Annual Rates

State: California

Effective 04/01/2011

Area 9

CP Base Rates

Value 8000				Buy Down 6500				MC 2750				Value 5000			
Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$2,808	\$2,892	3.0%	0	\$6,012	\$6,192	3.0%	0	\$8,088	\$8,316	2.8%	0	\$3,348	\$3,444	2.9%
1	\$1,272	\$1,308	2.8%	1	\$2,724	\$2,796	2.6%	1	\$3,648	\$3,756	3.0%	1	\$1,512	\$1,560	3.2%
2	\$828	\$852	2.9%	2	\$1,764	\$1,824	3.4%	2	\$2,376	\$2,448	3.0%	2	\$984	\$1,008	2.4%
3	\$768	\$780	1.6%	3	\$1,644	\$1,692	2.9%	3	\$2,208	\$2,280	3.3%	3	\$912	\$936	2.6%
4	\$708	\$732	3.4%	4	\$1,512	\$1,560	3.2%	4	\$2,040	\$2,088	2.4%	4	\$840	\$864	2.9%
5	\$648	\$672	3.7%	5	\$1,416	\$1,452	2.5%	5	\$1,896	\$1,944	2.5%	5	\$780	\$792	1.5%
6	\$612	\$624	2.0%	6	\$1,320	\$1,356	2.7%	6	\$1,764	\$1,824	3.4%	6	\$732	\$756	3.3%
7	\$588	\$600	2.0%	7	\$1,260	\$1,296	2.9%	7	\$1,692	\$1,740	2.8%	7	\$696	\$720	3.4%
8	\$576	\$588	2.1%	8	\$1,224	\$1,260	2.9%	8	\$1,644	\$1,692	2.9%	8	\$672	\$696	3.6%
9	\$576	\$588	2.1%	9	\$1,224	\$1,260	2.9%	9	\$1,644	\$1,692	2.9%	9	\$672	\$696	3.6%
10	\$588	\$600	2.0%	10	\$1,248	\$1,284	2.9%	10	\$1,680	\$1,728	2.9%	10	\$696	\$720	3.4%
11	\$612	\$624	2.0%	11	\$1,308	\$1,344	2.8%	11	\$1,752	\$1,800	2.7%	11	\$720	\$744	3.3%
12	\$648	\$672	3.7%	12	\$1,392	\$1,428	2.6%	12	\$1,860	\$1,908	2.6%	12	\$768	\$780	1.6%
13	\$672	\$696	3.6%	13	\$1,440	\$1,476	2.5%	13	\$1,932	\$1,992	3.1%	13	\$804	\$828	3.0%
14	\$708	\$732	3.4%	14	\$1,536	\$1,584	3.1%	14	\$2,076	\$2,136	2.9%	14	\$852	\$876	2.8%
15	\$768	\$780	1.6%	15	\$1,644	\$1,692	2.9%	15	\$2,196	\$2,268	3.3%	15	\$912	\$936	2.6%
16	\$816	\$840	2.9%	16	\$1,740	\$1,788	2.8%	16	\$2,340	\$2,412	3.1%	16	\$972	\$996	2.5%
17	\$852	\$876	2.8%	17	\$1,848	\$1,896	2.6%	17	\$2,484	\$2,556	2.9%	17	\$1,020	\$1,044	2.4%
18	\$876	\$900	2.7%	18	\$1,884	\$1,932	2.5%	18	\$2,544	\$2,616	2.8%	18	\$1,044	\$1,068	2.3%
19	\$900	\$924	2.7%	19	\$1,920	\$1,980	3.1%	19	\$2,592	\$2,664	2.8%	19	\$1,068	\$1,104	3.4%
20	\$876	\$900	2.7%	20	\$1,884	\$1,932	2.5%	20	\$2,532	\$2,604	2.8%	20	\$1,044	\$1,068	2.3%
21	\$852	\$876	2.8%	21	\$1,836	\$1,884	2.6%	21	\$2,460	\$2,520	2.4%	21	\$1,020	\$1,044	2.4%
22	\$804	\$828	3.0%	22	\$1,728	\$1,776	2.8%	22	\$2,328	\$2,388	2.6%	22	\$972	\$996	2.5%
23	\$816	\$840	2.9%	23	\$1,752	\$1,800	2.7%	23	\$2,364	\$2,436	3.0%	23	\$984	\$1,008	2.4%
24	\$840	\$864	2.9%	24	\$1,788	\$1,848	3.4%	24	\$2,412	\$2,484	3.0%	24	\$996	\$1,020	2.4%
25	\$864	\$888	2.8%	25	\$1,860	\$1,908	2.6%	25	\$2,496	\$2,568	2.9%	25	\$1,032	\$1,056	2.3%
26	\$888	\$912	2.7%	26	\$1,920	\$1,980	3.1%	26	\$2,580	\$2,652	2.8%	26	\$1,068	\$1,104	3.4%
27	\$924	\$960	3.9%	27	\$1,992	\$2,052	3.0%	27	\$2,700	\$2,772	2.7%	27	\$1,104	\$1,140	3.3%
28	\$972	\$996	2.5%	28	\$2,088	\$2,148	2.9%	28	\$2,796	\$2,880	3.0%	28	\$1,152	\$1,188	3.1%
29	\$1,008	\$1,032	2.4%	29	\$2,148	\$2,208	2.8%	29	\$2,892	\$2,964	2.5%	29	\$1,200	\$1,224	2.0%
30	\$1,032	\$1,056	2.3%	30	\$2,208	\$2,280	3.3%	30	\$2,976	\$3,060	2.8%	30	\$1,236	\$1,272	2.9%
31	\$1,056	\$1,080	2.3%	31	\$2,256	\$2,316	2.7%	31	\$3,036	\$3,132	3.2%	31	\$1,260	\$1,296	2.9%
32	\$1,068	\$1,104	3.4%	32	\$2,292	\$2,352	2.6%	32	\$3,084	\$3,168	2.7%	32	\$1,272	\$1,308	2.8%
33	\$1,080	\$1,116	3.3%	33	\$2,316	\$2,376	2.6%	33	\$3,120	\$3,204	2.7%	33	\$1,284	\$1,320	2.8%
34	\$1,080	\$1,116	3.3%	34	\$2,328	\$2,388	2.6%	34	\$3,144	\$3,228	2.7%	34	\$1,296	\$1,332	2.8%
35	\$1,092	\$1,128	3.3%	35	\$2,352	\$2,424	3.1%	35	\$3,168	\$3,252	2.7%	35	\$1,308	\$1,344	2.8%
36	\$1,104	\$1,140	3.3%	36	\$2,388	\$2,460	3.0%	36	\$3,204	\$3,300	3.0%	36	\$1,320	\$1,356	2.7%
37	\$1,128	\$1,164	3.2%	37	\$2,424	\$2,496	3.0%	37	\$3,264	\$3,360	2.9%	37	\$1,344	\$1,392	3.6%
38	\$1,152	\$1,188	3.1%	38	\$2,496	\$2,568	2.9%	38	\$3,348	\$3,444	2.9%	38	\$1,392	\$1,428	2.6%
39	\$1,200	\$1,224	2.0%	39	\$2,556	\$2,628	2.8%	39	\$3,444	\$3,540	2.8%	39	\$1,428	\$1,464	2.5%
40	\$1,236	\$1,272	2.9%	40	\$2,640	\$2,724	3.2%	40	\$3,564	\$3,660	2.7%	40	\$1,464	\$1,500	2.5%
41	\$1,272	\$1,308	2.8%	41	\$2,736	\$2,808	2.6%	41	\$3,672	\$3,780	2.9%	41	\$1,512	\$1,560	3.2%
42	\$1,308	\$1,344	2.8%	42	\$2,820	\$2,904	3.0%	42	\$3,792	\$3,900	2.8%	42	\$1,560	\$1,608	3.1%
43	\$1,356	\$1,404	3.5%	43	\$2,916	\$3,000	2.9%	43	\$3,912	\$4,032	3.1%	43	\$1,620	\$1,656	2.2%
44	\$1,404	\$1,440	2.6%	44	\$3,000	\$3,084	2.8%	44	\$4,044	\$4,164	3.0%	44	\$1,668	\$1,716	2.9%
45	\$1,440	\$1,476	2.5%	45	\$3,108	\$3,192	2.7%	45	\$4,164	\$4,272	2.6%	45	\$1,716	\$1,764	2.8%
46	\$1,488	\$1,536	3.2%	46	\$3,192	\$3,288	3.0%	46	\$4,296	\$4,416	2.8%	46	\$1,764	\$1,824	3.4%
47	\$1,536	\$1,584	3.1%	47	\$3,300	\$3,384	2.5%	47	\$4,428	\$4,548	2.7%	47	\$1,836	\$1,884	2.6%
48	\$1,572	\$1,620	3.1%	48	\$3,396	\$3,492	2.8%	48	\$4,572	\$4,692	2.6%	48	\$1,884	\$1,932	2.5%
49	\$1,632	\$1,680	2.9%	49	\$3,504	\$3,600	2.7%	49	\$4,704	\$4,836	2.8%	49	\$1,944	\$2,004	3.1%
50	\$1,680	\$1,728	2.9%	50	\$3,600	\$3,696	2.7%	50	\$4,848	\$4,980	2.7%	50	\$1,992	\$2,052	3.0%
51	\$1,728	\$1,776	2.8%	51	\$3,696	\$3,804	2.9%	51	\$4,992	\$5,124	2.6%	51	\$2,064	\$2,124	2.9%
52	\$1,776	\$1,836	3.4%	52	\$3,816	\$3,924	2.8%	52	\$5,124	\$5,268	2.8%	52	\$2,112	\$2,172	2.8%
53	\$1,836	\$1,884	2.6%	53	\$3,936	\$4,044	2.7%	53	\$5,292	\$5,436	2.7%	53	\$2,184	\$2,244	2.7%
54	\$1,896	\$1,944	2.5%	54	\$4,068	\$4,188	2.9%	54	\$5,484	\$5,640	2.8%	54	\$2,268	\$2,328	2.6%
55	\$1,968	\$2,028	3.0%	55	\$4,236	\$4,356	2.8%	55	\$5,700	\$5,856	2.7%	55	\$2,352	\$2,424	3.1%
56	\$2,064	\$2,124	2.9%	56	\$4,416	\$4,536	2.7%	56	\$5,940	\$6,108	2.8%	56	\$2,460	\$2,520	2.4%
57	\$2,148	\$2,208	2.8%	57	\$4,608	\$4,740	2.9%	57	\$6,180	\$6,360	2.9%	57	\$2,556	\$2,628	2.8%
58	\$2,244	\$2,304	2.7%	58	\$4,800	\$4,932	2.8%	58	\$6,444	\$6,636	3.0%	58	\$2,664	\$2,736	2.7%
59	\$2,328	\$2,388	2.6%	59	\$5,004	\$5,136	2.6%	59	\$6,720	\$6,912	2.9%	59	\$2,772	\$2,856	3.0%
60	\$2,424	\$2,496	3.0%	60	\$5,208	\$5,352	2.8%	60	\$6,996	\$7,200	2.9%	60	\$2,892	\$2,964	2.5%
61	\$2,568	\$2,640	2.8%	61	\$5,520	\$5,676	2.8%	61	\$7,428	\$7,644	2.9%	61	\$3,060	\$3,156	3.1%
62	\$2,736	\$2,808	2.6%	62	\$5,868	\$6,024	2.7%	62	\$7,884	\$8,112	2.9%	62	\$3,252	\$3,348	3.0%
63	\$2,904	\$2,988	2.9%	63	\$6,228	\$6,408	2.9%	63	\$8,364	\$8,604	2.9%	63	\$3,456	\$3,552	2.8%
64	\$3,084	\$3,168	2.7%	64	\$6,612	\$6,804	2.9%	64	\$8,880	\$9,132	2.8%	64	\$3,660	\$3,768	3.0%
65+	\$3,264	\$3,360	2.9%	65+	\$7,020	\$7,224	2.9%	65+	\$9,444	\$9,708	2.8%	65+	\$3,888	\$4,008	3.1%